

SAMPLE FINANCIAL PLAN

Prepared for Jack and Jill Johnson

Presented by:

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Comprehensive Disclaimer

This report provides a general overview of some aspects of your personal financial situation. It is intended to review your current situation and suggest potential planning ideas and concepts that may improve your current overall situation through the use of various financial and estate planning principles. All assumptions are based on information that you have provided. You are solely responsible for the accuracy or completeness of the information you have provided. The accuracy and completeness may affect the results and any recommendations contained in the report.

This report does not attempt to address all financial issues that may impact you, but is limited to the area included in the specific financial strategy module prepared for you. Assumed rates of return, rate of inflation and other variables used are hypothetical and should not be interpreted as a guarantee of future returns or results.

Certain individual asset classes used in your model portfolio, such as Large Cap Value, Large Cap Growth, Oil & Gas, are listed for informational purposes only. This information is not reflective of the NYLIFE Securities risk classification of underlying investments, which may involve a greater degree of risk than generally associated with a particular asset category. (NYLIFE Securities is the registered broker-dealer affiliate of Eagle Strategies LLC.)

The product analysis uses asset classes not investment products therefore no bias exist that would favor one investment product over another. Certain types of investments and/or financial products which may be referenced in this report are intended to provide a general overview and do not constitute a specific recommendation of that type of investment or financial product. All investments involve some degree of risk, including loss of principal. There can be no assurances that any investment strategy will be successful or that individual goals will be achieved. Your actual results will vary based upon your individual situation. Past performance of a particular investment is not a guarantee of its future return. Any tax aspects presented are for illustrative purposes only and are based on current federal tax law, assumed average tax rates and may include current state and local taxes. Any income tax estimates are made for the current year only and do not consider the possibility of the Alternative Minimum Tax. Results depicting the disposition of property at death and proposed alternatives are general in nature and do not attempt to examine all potential estate planning techniques.

This report provides broad and general guidelines on the advantages of financial planning concepts, and does not constitute a recommendation of any particular technique. We recommend that you review your specific plan annually, unless changes in your personal or financial circumstances require more frequent review.

Some charts used to illustrate certain estate planning strategies may not take into consideration growth of your estate and changing state tax rates.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. Prices that may be indicated in this report are obtained from source we consider reliable, but are not guaranteed. Return assumptions do not reflect the deduction of any commissions, or fees, or product charges that may apply to any particular investment. Deduction of such charges would result in a lower rate of return. The impact of various factors over a long period of time, including changes in the Tax Code, rates of inflation, rates of return, the tax bracket, and the objectives of future generations, cannot be calculated and may have a significant bearing upon the alternatives.

Indices used in the report are related to the asset classes in your model portfolio. Indices rate of returns are historical and assumed to be representative of the returns that could be expected for assets in the same class. An index is unmanaged and an investor cannot invest directly in an index. The term "plan" or "planning", when used within this report does not imply that a recommendation has been made to implement a financial planning concept. Nor is it intended to be specific legal, accounting, or tax advice. It rather

represents a summary of potential considered strategies. Consult your tax and/or legal adviser before implementing any tax or legal strategies.

This Wealth Management Solution report may provide an analysis using Monte Carlo simulation, to fully understand you are reminded to go to the Monte Carlo Assumptions page(s). Reviewing the Assumptions section initially, will enhance the clarity of the results reported in the Monte Carlo Simulation and give you a more comprehensive understanding of the content. The projections or other information generated by the Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed. The accuracy of any calculated estimate generated in a Monte Carlo analysis is severely limited by the accuracy of the underlying capital market assumptions, however, the analysis is valuable in providing you as the client with the information to determine how best to invest in the future to increase your likelihood of meeting financial goals. Each client's results depend upon individual factors which a simulation does not account for, such as how investment decisions are implemented in reality and the costs of investing. A simulation may not capture how asset classes fall in and out of favor over time. These factors can influence a client's results materially.

Draft

Family Information Summary

Prepared for Jack and Jill Johnson

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

PERSONAL INFORMATION

123 Main Street
New City, NJ 08822

Home Phone: (908) 776-5213

Jack's Information

Date of Birth: 1/1/1966

Jill's Information

Date of Birth: 1/1/1965

EMPLOYMENT

Jack's Employment Information

Johnson & Johnson
Job Title/Position: Vice President
Years Employed: 15
130 George Ave
New Brunswick, NJ 08879
Work Phone: (908) 556-8973
Previous Employer: Merck
Previous Job Title: Director
Years Employed: 10

Jill's Employment Information

Zenith Advertising LLC
Job Title/Position: Vice President
Years Employed: 15
3 East Rutherford Ave
Princeton, NJ 10465
Work Phone: (201) 125-7488
Previous Employer: Blue Fish Advertising
Previous Job Title: Director
Years Employed: 5

CHILDREN

Bert Johnson - 3/10/1994

Ernie Johnson - 3/10/1996

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Property Summary

Base Facts

Prepared for Jack and Jill Johnson

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

PROPERTY, REAL ESTATE

Personal Residence

Value: \$750,000

Owner: Jack and Jill (Joint/ROS)

Address 2:

Purchase Year: 2000

Tax Basis: \$500,000

Address 1: 123 Main Street

City, State, Zip: Morristown, NJ 07943

Purchase Amount: \$450,000

Mortgages

Mortgage Balance: \$385,000 as of 3/11/2008

Institution: Chase

PROPERTY, PERSONAL

Auto Property

Value: \$70,000

Owner: Jack and Jill (Joint/ROS)

Tax Basis: \$70,000

Personal Property (Jewelry & Art)

Value: \$75,000

Owner: Jack and Jill (Joint/ROS)

Tax Basis: \$75,000

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Asset Summary

Base Facts

Prepared for Jack and Jill Johnson

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

CASH

Checking Account

Value: \$57,000 as of 3/11/2008 3:26 PM
Owner: Jack and Jill (Joint/ROS)

Institution: Chase

TAXABLE INVESTMENTS

Regular Equity Investment for Jack

Value: \$300,000 as of 3/11/2008 6:52 PM
Owner: Jack Johnson

Institution: Chase
Realization Model: By Asset Mix

Regular Equity Investment for Jill

Value: \$300,000 as of 3/11/2008 6:52 PM
Owner: Jill Johnson

Institution: NYLife Securities
Realization Model: By Asset Mix

Surplus Dollar Investment Portfolio

Value: \$0 as of 3/10/2008 9:41 PM
Owner: Jack and Jill (Joint/ROS)

Institution: Citigroup
Realization Model: By Asset Mix

QUALIFIED RETIREMENT INVESTMENTS

401(k) for Jack

Value: \$100,000 as of 3/10/2008 9:24 PM
Owner: Jack Johnson
Inherited from Non-Spouse?: No

Institution: Johnson & Johnson
Apply RMD?: Yes

Primary Beneficiaries

Jill Johnson (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Beneficiaries at Second Death

Equally to Children (100.00%)

401(k) for Jill

Value: \$50,000 as of 3/10/2008 9:26 PM
Owner: Jill Johnson
Inherited from Non-Spouse?: No

Institution: Zenith Advertising LLC
Apply RMD?: Yes

Primary Beneficiaries

Jack Johnson (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Beneficiaries at Second Death

Equally to Children (100.00%)

529 PLANS

529 Plan for Bert

Value: \$15,000 as of 3/18/2008 10:54 AM
Grantor: Jack Johnson

Institution: Fidelity Investment
Beneficiary: Bert Johnson

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529 Plan for Ernie

Value: \$10,000 as of 3/18/2008 10:54 AM
Grantor: Jack Johnson

Institution: Franklin Investment
Beneficiary: Ernie Johnson

STOCK OPTIONS / GRANTS**NQ Stock Options**

Ticker Symbol: JNJ
Institution: J & J

Current Stock Price: \$71.23

Exercise Strategy:

ISO Shares: As soon as possible

NQ Shares: As soon as possible

Sell Strategy:

ISO Shares: As soon as possible
Restricted Shares: Never

NQ Shares: Hold for 2 years

Grant 123456789:

Grant Date: 1/1/2009
Shares Granted: 2,600
Expiration Date: 1/1/2019

Grant Type: NQ
Exercise Price: \$50.00

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Liabilities and Expenses Summary

Base Facts

Prepared for Jack and Jill Johnson

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

MORTGAGES

Primary Residence

Type: Mortgage
Institution: Chase
Current Balance: \$385,000 as of 3/11/2008
Interest Rate: 5.500%
Payments are made: Monthly
Estimated Payment: \$2,555

Property: Personal Residence
Original Loan Amount: \$450,000
Date of Loan: 3/11/2000
Term: 30 years
Repayment Type: Principal and Interest

LOANS

Auto Loan

Type: Automobile
Original Loan Amount: \$30,000
Date of Loan: 3/11/2007
Number of Payments: 60
Repayment Type: Principal and Interest

Institution: Wachovia
Current Balance: \$25,000 as of 3/11/2008
Interest Rate: 7.800%
Payments are made: Monthly
Estimated Payment: \$0

Credit Card Loan

Type: Credit Card
Original Loan Amount: \$0
Date of Loan: 3/11/2008
Number of Payments: 48
Repayment Type: Principal and Interest

Institution: Commence Bank
Current Balance: \$12,000 as of 3/11/2008
Interest Rate: 15.000%
Payments are made: Monthly
Estimated Payment: \$0

Home Equity Loan

Type: Other
Original Loan Amount: \$34,000
Date of Loan: 3/11/2008
Number of Payments: 60
Repayment Type: Principal and Interest

Institution: Citigroup
Current Balance: \$34,000 as of 3/11/2008
Interest Rate: 7.900%
Payments are made: Monthly
Estimated Payment: \$688

LIVING EXPENSES

Current Amount (today-64): \$150,000

Retirement Amount (age 65-90): \$145,000

Living Expense Details

Food/Groceries
Current: \$9,000

Mandatory
Retirement: \$4,000

Entertainment
Current: \$10,000

Discretionary
Retirement: \$10,000

Food/Dining
Current: \$5,000

Mandatory
Retirement: \$5,000

Transportation
Current: \$7,000

Mandatory
Retirement: \$7,000

Books
Current: \$4,000

Discretionary
Retirement: \$4,000

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Other Living Expenses
Current: \$100,000

Mandatory
Retirement: \$100,000

Travel
Current: \$15,000

Mandatory
Retirement: \$15,000

LIQUIDATION STRATEGY

Liquidation Priority

Surplus Dollar Investment Portfolio
Retirement: 1
401(k) for Jack
Retirement: 5
401(k) for Jill
Retirement: 6
Checking Account
Retirement: 2
Regular Equity Investment for Jack
Retirement: 3
Regular Equity Investment for Jill
Retirement: 4

Current: 1

Current: 5

Current: 6

Current: 2

Current: 3

Current: 4

Excluded Assets

529 Plan for Bert
Personal Residence

529 Plan for Ernie

EXPENSES, EDUCATION

Education Expense for Ernie

Amount: \$50,000
Starts: Year 2014
Indexed At: Custom (6.00%)

Treat As: Goal
Ends: Year 2017

Institution:
Room and Board: \$20,000
Other Expenses: \$3,000
Scholarships: \$0

Tuition: \$25,000
Books and Supplies: \$2,000
Grants: \$0
Other Outside Funds: \$0

Education Expenses for Bert

Amount: \$50,000
Starts: Year 2012
Indexed At: Custom (6.00%)

Treat As: Goal
Ends: Year 2015

Institution:
Room and Board: \$20,000
Other Expenses: \$3,000
Scholarships: \$0

Tuition: \$25,000
Books and Supplies: \$2,000
Grants: \$0
Other Outside Funds: \$0

EXPENSES, OTHER

Medical Expenses

Amount: \$5,000
Starts: Year 2008
Pre Retirement Index: Inflation (2.55%)
Expense Type: Other

Treat As: Normal Expense
Ends: Spouse's Death (age 92 in 2057)
Post Retirement Index: Inflation (2.55%)
Tax Treatment: Medical Expenses

Property Tax

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Amount: \$10,000
Starts: Year 2008
Pre Retirement Index: Inflation (2.55%)
Expense Type: Other

Treat As: Normal Expense
Ends: Spouse's Death (age 92 in 2057)
Post Retirement Index: Inflation (2.55%)
Tax Treatment: Property Taxes

Draft

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Insurance Summary

Base Facts

Prepared for Jack and Jill Johnson

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

INSURANCE, LIFE

Group Life for Jack

Death Benefit: \$150,000
Insured: Jack Johnson
Annual Premium: \$200

Institution: MetLife
Owner: Jack Johnson

Primary Beneficiaries

Jill Johnson (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Group Life for Jill

Death Benefit: \$175,000
Insured: Jill Johnson
Annual Premium: \$200

Institution: New York Life
Owner: Jill Johnson

Primary Beneficiaries

Jack Johnson (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Whole Life for Jack

Death Benefit: \$350,000
Insured: Jack Johnson

Institution: New York Life
Owner: Jack Johnson

Primary Beneficiaries

Jill Johnson (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Whole Life for Jill

Death Benefit: \$350,000
Insured: Jill Johnson

Institution: New York Life
Owner: Jill Johnson

Primary Beneficiaries

Jack Johnson (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

INSURANCE, DISABILITY

Group Disability Policy for Jack

Benefit: \$6,250 Monthly
Policy Type: Group Long Term
Owner: Jack Johnson
Maximum Initial Benefit Cap:
Elimination Period: 180 Days

Institution: MetLife
Insured: Jack Johnson
Annual Premium: \$0
Maximum Annual Benefit:
Benefit Period: Age 65

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Group Long Term Disability

Benefit: \$7,292 Monthly
Policy Type: Group Long Term
Owner: Jill Johnson
Maximum Initial Benefit Cap:
Elimination Period: 90 Days

Institution: New York Life
Insured: Jill Johnson
Annual Premium: \$0
Maximum Annual Benefit:
Benefit Period: Age 63

INSURANCE, PROPERTY AND CASUALTY**Auto 1**

Insured Asset: Auto Property
Owner: Jack and Jill (Joint/ROS)

Institution Name: Geico
Policy Type: Auto

Auto 2

Insured Asset: Auto Property
Owner: Jack and Jill (Joint/ROS)

Institution Name: Geico
Policy Type: Auto

Home owners

Insured Asset: Personal Residence
Owner: Jack and Jill (Joint/ROS)

Institution Name: Travelers
Policy Type: Homeowner's

Umbrella

Institution Name: Travelers
Owner: Jack and Jill (Joint/ROS)

Policy Amount:\$0
Policy Type: Umbrella

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Income, Transfers and Savings Summary

Base Facts

Prepared for Jack and Jill Johnson

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

INCOME, SALARIES & BONUSES

Bonus for Jack

Amount: \$50,000
Owner: Jack Johnson

Starts: Year 2008
Ends: Client's Retirement (age 65 in 2031)

Bonus for Jill

Amount: \$75,000
Owner: Jill Johnson

Starts: Year 2008
Ends: Spouse's Retirement (age 65 in 2030)

Salary for Jack

Amount: \$150,000
Owner: Jack Johnson

Starts: Year 2008
Ends: Client's Retirement (age 65 in 2031)

Salary for Jill

Amount: \$175,000
Owner: Jill Johnson

Starts: Year 2008
Ends: Spouse's Retirement (age 65 in 2030)

SOCIAL SECURITY

Jack's Social Security

Use Estimated Values
Years Employed: 40
Highest Salary Earned: \$200,000

Start Collecting at: age 65
Last Year Employed: 2012

Jill's Social Security

Use Estimated Values
Years Employed: 40
Highest Salary Earned: \$250,000

Start Collecting at: age 65
Last Year Employed: 2012

TRANSFERS

Transfer Flow to Bert 529 plan

Starts: Year 2008
Ends: Year 2015

Amount: \$15,000

Transfer Flow to Ernie 529 plan

Starts: Year 2008
Ends: Year 2017

Amount: \$15,000

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Estate Summary

Base Facts

Prepared for Jack and Jill Johnson

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

WILLS

Jack Johnson

Bequests

This will contains no bequests

Jill Johnson

Bequests

This will contains no bequests

GRANTOR RETAINED TRUSTS

GRT 1

Current Value: \$0

Grantor: Jack Johnson

Expires at Death of: Jack Johnson

Income Beneficiaries

Jack Johnson (100.00%)

Remainder Beneficiaries

Other Heirs (100.00%)

CHARITABLE LEAD TRUSTS

CLT 1

Current Value: \$0

Annuity Amount: \$0

Grantor: Jack Johnson

Grantor Trust: Yes

Expires at Death of: Jack Johnson

Income Beneficiaries

Default Charity (100.00%)

Remainder Beneficiaries

Jill Johnson (100.00%)

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Assumptions Summary

Base Facts

Prepared for Jack and Jill Johnson

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

MODEL PORTFOLIOS

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

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Inflation Rate						
Consumer Price Index	100.00%	2.55%	2.57%	1.16%	20	6/30/2011
Total	100.00%	2.55%				
Income with Capital Preservation						
S&P 500 Index	13.00%	7.73%	9.04%	15.23%	20	6/30/2011
S&P 400 Index	7.00%	11.15%	12.97%	17.57%	20	6/30/2011
Ibbotson Domestic High Yield Corp Bond Index	5.00%	8.83%	9.30%	8.83%	20	6/30/2011
Barclays U.S. 1-3 Year Treasury Bond Index	33.00%	5.04%	5.07%	1.68%	20	6/30/2011
Barclays 10yr Muni Bond Index	40.00%	6.26%	6.40%	4.69%	20	6/30/2011
30 Day T-Bill Rate	2.00%	3.29%	3.31%	0.55%	20	6/30/2011
Total	100.00%	6.46%				
Income with Moderate Growth						
S&P 500 Index	25.00%	7.73%	9.04%	15.23%	20	6/30/2011
S&P 400 Index	10.00%	11.15%	12.97%	17.57%	20	6/30/2011
S&P 600 Index	5.00%	9.90%	11.95%	18.83%	20	6/30/2011
Ibbotson Domestic High Yield Corp Bond Index	5.00%	8.83%	9.30%	8.83%	20	6/30/2011
Barclays U.S. 1-3 Year Treasury Bond Index	23.00%	5.04%	5.07%	1.68%	20	6/30/2011
Barclays 10yr Muni Bond Index	30.00%	6.26%	6.40%	4.69%	20	6/30/2011
30 Day T-Bill Rate	2.00%	3.29%	3.31%	0.55%	20	6/30/2011
Total	100.00%	7.09%				
Growth with Income						
S&P 500 Index	30.00%	7.73%	9.04%	15.23%	20	6/30/2011
S&P 400 Index	16.00%	11.15%	12.97%	17.57%	20	6/30/2011
S&P 600 Index	14.00%	9.90%	11.95%	18.83%	20	6/30/2011
Ibbotson Domestic High Yield Corp Bond Index	5.00%	8.83%	9.30%	8.83%	20	6/30/2011
Barclays U.S. 1-3 Year Treasury Bond Index	15.00%	5.04%	5.07%	1.68%	20	6/30/2011
Barclays 10yr Muni Bond Index	18.00%	6.26%	6.40%	4.69%	20	6/30/2011
30 Day T-Bill Rate	2.00%	3.29%	3.31%	0.55%	20	6/30/2011
Total	100.00%	7.88%				
Growth						
S&P 500 Index	41.00%	7.73%	9.04%	15.23%	20	6/30/2011
S&P 400 Index	21.00%	11.15%	12.97%	17.57%	20	6/30/2011
S&P 600 Index	18.00%	9.90%	11.95%	18.83%	20	6/30/2011
Barclays U.S. 1-3 Year Treasury Bond Index	8.00%	5.04%	5.07%	1.68%	20	6/30/2011
Barclays 10yr Muni Bond Index	10.00%	6.26%	6.40%	4.69%	20	6/30/2011
30 Day T-Bill Rate	2.00%	3.29%	3.31%	0.55%	20	6/30/2011
Total	100.00%	8.39%				
Aggressive Growth - Recommended						
S&P 500 Index	55.00%	7.73%	9.04%	15.23%	20	6/30/2011
S&P 400 Index	23.00%	11.15%	12.97%	17.57%	20	6/30/2011

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Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
S&P 600 Index	20.00%	9.90%	11.95%	18.83%	20	6/30/2011
30 Day T-Bill Rate	2.00%	3.29%	3.31%	0.55%	20	6/30/2011
Total	100.00%	8.86%				
Income with Capital Preservation - Retirement						
S&P 500 Index	15.00%	7.73%	9.04%	15.23%	20	6/30/2011
MSCI EAFE Index	5.00%	6.38%	7.90%	16.65%	20	6/30/2011
Barclays 10yr Muni Bond Index	65.00%	6.26%	6.40%	4.69%	20	6/30/2011
30 Day T-Bill Rate	15.00%	3.29%	3.31%	0.55%	20	6/30/2011
Total	100.00%	6.04%				
Income with Moderate Growth - Retirement						
S&P 500 Index	26.00%	7.73%	9.04%	15.23%	20	6/30/2011
S&P 600 Index	5.00%	9.90%	11.95%	18.83%	20	6/30/2011
MSCI EAFE Index	11.00%	6.38%	7.90%	16.65%	20	6/30/2011
Barclays 10yr Muni Bond Index	48.00%	6.26%	6.40%	4.69%	20	6/30/2011
30 Day T-Bill Rate	10.00%	3.29%	3.31%	0.55%	20	6/30/2011
Total	100.00%	6.54%				
Growth with Income - Retirement						
S&P 500 Index	35.00%	7.73%	9.04%	15.23%	20	6/30/2011
S&P 600 Index	9.00%	9.90%	11.95%	18.83%	20	6/30/2011
MSCI EAFE Index	16.00%	6.38%	7.90%	16.65%	20	6/30/2011
Barclays 10yr Muni Bond Index	35.00%	6.26%	6.40%	4.69%	20	6/30/2011
30 Day T-Bill Rate	5.00%	3.29%	3.31%	0.55%	20	6/30/2011
Total	100.00%	6.97%				
Growth - Retirement						
S&P 500 Index	43.00%	7.73%	9.04%	15.23%	20	6/30/2011
S&P 600 Index	13.00%	9.90%	11.95%	18.83%	20	6/30/2011
MSCI EAFE Index	22.00%	6.38%	7.90%	16.65%	20	6/30/2011
Barclays 10yr Muni Bond Index	19.00%	6.26%	6.40%	4.69%	20	6/30/2011
30 Day T-Bill Rate	3.00%	3.29%	3.31%	0.55%	20	6/30/2011
Total	100.00%	7.30%				
Aggressive Growth - Retirement						
S&P 500 Index	50.00%	7.73%	9.04%	15.23%	20	6/30/2011
S&P 600 Index	17.00%	9.90%	11.95%	18.83%	20	6/30/2011
MSCI EAFE Index	28.00%	6.38%	7.90%	16.65%	20	6/30/2011
Barclays 10yr Muni Bond Index	5.00%	6.26%	6.40%	4.69%	20	6/30/2011
Total	100.00%	7.65%				

TAX MODE

Tax Mode: Form 1040

Tax Exemptions: automatic

TAX RATES

State and Local Income Tax

State Income Tax Rate: 5.00%

Apply State Income Tax to...

Non-Taxable Income from Taxable Investments?: No

Qualified Retirement Plans?: Yes

Deferred Compensation Plans?: Yes

Use State Death Tax Schedule: No

Other Rates

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Heirs Income Tax Rate (IRD): 35.0%
Present Value Discount: 5.80%

IRC Sec. 7520: 5.0%
Default Income Tax Rate for Entities: 35.0%

SIMULATION

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

Default Core Cash Account Growth Rate:

RETIREMENT AND DEATH

Jack Johnson

Retirement Age: 65 (2031)
Probate Rate: 5.0%

Assumed Age of Death: 90 (2056)
Final Expenses: \$15,000

Jill Johnson

Retirement Age: 65 (2030)
Probate Rate: 5.0%

Assumed Age of Death: 92 (2057)
Final Expenses: \$15,000

Estate Analysis Reports will end in 2057 (44 years)

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

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

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

Municipal Bond Indexes

Ibbotson LT Muni Bond Index - An unmanaged index that is representative of a portfolio of Municipal bonds with maturities ranging from 17-22 years.

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

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

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

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

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

Taxable Bond Indexes

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

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

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

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

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

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

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

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

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

Large-Cap Equity Indexes

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

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

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

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

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

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

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

Mid-Cap Equity Indexes

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

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

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

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

Small/Mid-Cap Equity Indexes

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

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

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

Small-Cap Equity Indexes

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

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

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

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

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

Real Estate Indexes

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

Energy Indexes

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

Commodity Indexes

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

Hedge Indexes

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

International Indexes

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

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

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

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

Metals Indexes

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

Other Indexes

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

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

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List of Advisors

Prepared for Jack and Jill Johnson

The List of Advisors report lists your additional advisors.

This client does not have any Advisors or Alliance Partners listed.

Draft

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Current Financial Condition

Draft

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Family Information Summary

Prepared for Jack and Jill Johnson

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

PERSONAL INFORMATION

123 Main Street
New City, NJ 08822

Home Phone: (908) 776-5213

Jack's Information

Date of Birth: 1/1/1966

Jill's Information

Date of Birth: 1/1/1965

EMPLOYMENT

Jack's Employment Information

Johnson & Johnson
Job Title/Position: Vice President
Years Employed: 15
130 George Ave
New Brunswick, NJ 08879
Work Phone: (908) 556-8973
Previous Employer: Merck
Previous Job Title: Director
Years Employed: 10

Jill's Employment Information

Zenith Advertising LLC
Job Title/Position: Vice President
Years Employed: 15
3 East Rutherford Ave
Princeton, NJ 10465
Work Phone: (201) 125-7488
Previous Employer: Blue Fish Advertising
Previous Job Title: Director
Years Employed: 5

CHILDREN

Bert Johnson - 3/10/1994

Ernie Johnson - 3/10/1996

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Balance Sheet

Base Facts as of May 14, 2013

Prepared for Jack and Jill Johnson

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

Assets	Jack	Jill	Joint - ROS	Total
Checking Account	--	--	\$57,000	\$57,000
Regular Equity Investment for Jack	\$300,000	--	--	\$300,000
Regular Equity Investment for Jill	--	\$300,000	--	\$300,000
401(k) for Jack	\$100,000	--	--	\$100,000
401(k) for Jill	--	\$50,000	--	\$50,000
NQ Stock Options	\$27,600	--	--	\$27,600
Personal Residence	--	--	\$750,000	\$750,000
Auto Property	--	--	\$70,000	\$70,000
Personal Property (Jewelry & Art)	--	--	\$75,000	\$75,000
Whole Life for Jack	\$10,000	--	--	\$10,000
Whole Life for Jill	--	\$25,000	--	\$25,000
Total Assets:	\$437,600	\$375,000	\$952,000	\$1,764,600
Liabilities	Jack	Jill	Joint - ROS	Total
Primary Residence	--	--	(\$385,000)	(\$385,000)
Home Equity Loan	--	--	(\$34,000)	(\$34,000)
Total Liabilities:	\$0	\$0	(\$419,000)	(\$419,000)
Total Net Worth:	\$437,600	\$375,000	\$533,000	\$1,345,600

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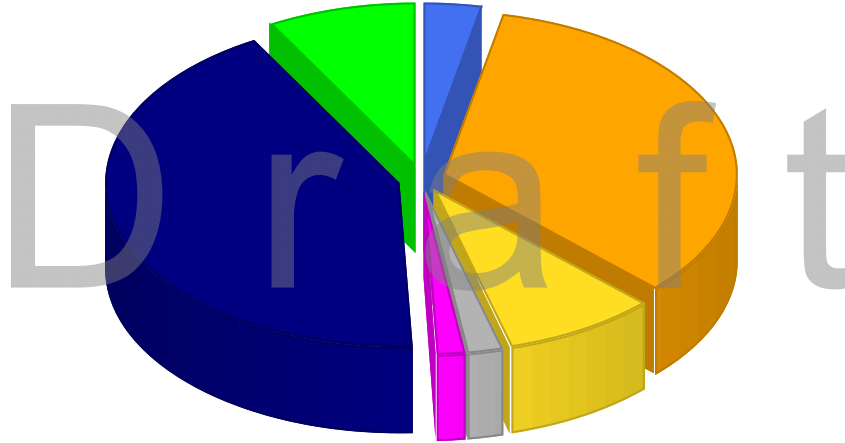
Balance Sheet

Base Facts as of May 14, 2013

Prepared for Jack and Jill Johnson

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

Breakdown by Asset Type - Current Year (2013)



Cash Equivalents (3.23%)

Taxable Investments (34.00%)

Qualified Retirement (8.50%)

Life Insurance (1.98%)

Stock Options and Grants (1.56%)

Real Estate (42.50%)

Personal Property (8.22%)

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Out of Estate Balance Sheet

Base Facts as of May 14, 2013

Prepared for Jack and Jill Johnson

The Out of Estate Balance Sheet shows the value of the assets and liabilities outside of your estate.

BERT JOHNSON

Name	Value
529 Plan for Bert	\$15,000
	\$15,000

ERNIE JOHNSON

Name	Value
529 Plan for Ernie	\$10,000
	\$10,000

Draft

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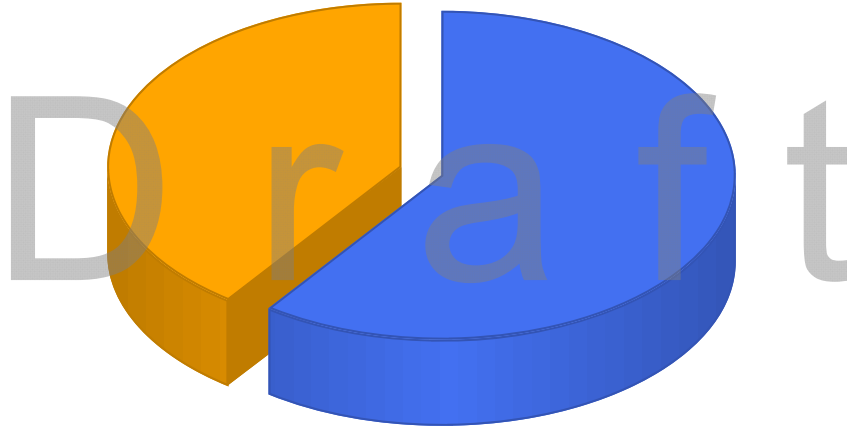
Out of Estate Balance Sheet

Base Facts as of May 14, 2013

Prepared for Jack and Jill Johnson

The Out of Estate Balance Sheet shows the value of the assets and liabilities outside of your estate.

Breakdown by Owner - Current Year (2013)



■ Bert Johnson (60.00%) ■ Ernie Johnson (40.00%)

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Cash Flow

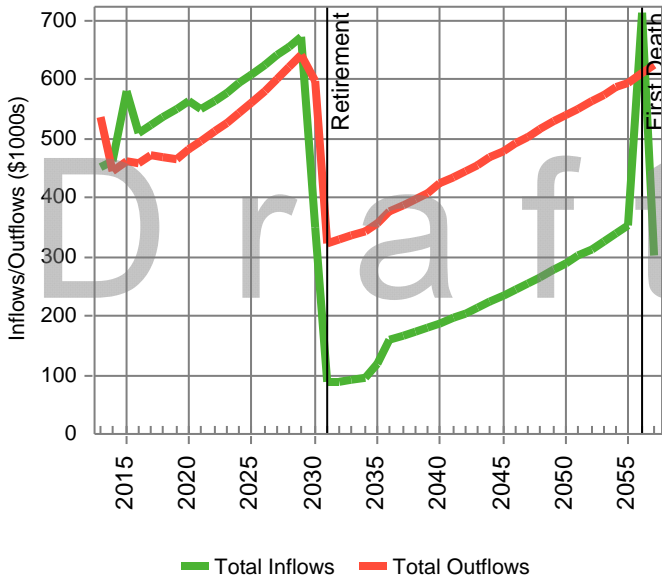
Base Facts (All Years)

Prepared for Jack and Jill Johnson

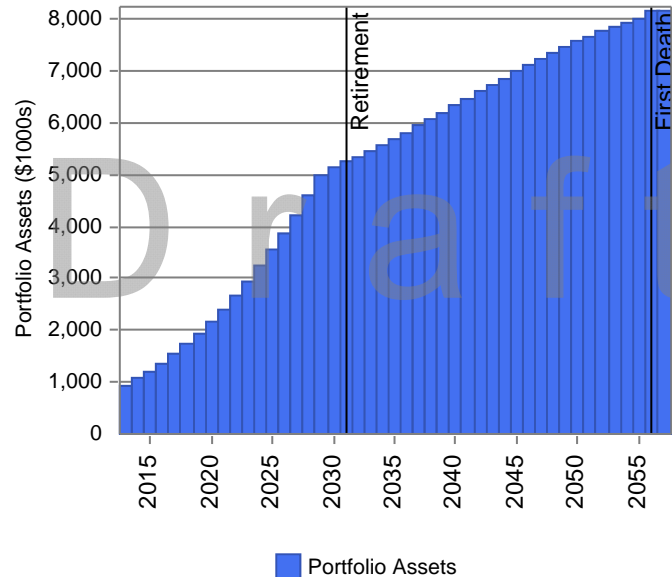
The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts*, your portfolio assets will last through at least **2057** (age **91/92**).

Inflows and Outflows



Portfolio Assets



RELEVANT FACTS

Jack's Retirement: 2031 (65)
 Jill's Retirement: 2030 (65)
 First Death (Jack): 2056 (90/91)

LIVING EXPENSES

Current: \$150,000
 Retirement: \$145,000
 Indexed at: 2.55%
 Inflation Rate: 2.55%

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Cash Flow

Base Facts (All Years)

Prepared for Jack and Jill Johnson

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

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2013	47/48	\$450,000	\$0	\$0	\$0	\$450,000	\$515,996	\$19,200	\$535,196	(\$85,196)	\$939,162
2014	48/49	461,476	0	0	0	461,476	427,257	19,200	446,457	15,019	1,066,847
2015	49/50	473,244	0	0	107,198	580,442	442,764	19,200	461,964	118,478	1,200,295
2016	50/51	485,312	0	0	22,511	507,823	440,357	19,200	459,557	48,266	1,361,324
2017	51/52	497,688	0	0	23,637	521,325	454,278	19,200	473,478	47,847	1,533,690
2018	52/53	510,378	0	0	24,820	535,198	450,986	19,200	470,186	65,012	1,735,833
2019	53/54	523,392	0	0	26,060	549,452	447,646	19,200	466,846	82,606	1,944,448
2020	54/55	536,738	0	0	27,362	564,100	462,330	19,200	481,530	82,570	2,167,911
2021	55/56	550,425	0	0	0	550,425	476,877	19,200	496,077	54,348	2,407,906
2022	56/57	564,461	0	0	0	564,461	492,125	19,200	511,325	53,136	2,664,559
2023	57/58	578,855	0	0	0	578,855	508,021	19,200	527,221	51,634	2,938,851
2024	58/59	593,615	0	0	0	593,615	524,475	19,200	543,675	49,940	3,231,933
2025	59/60	608,753	0	0	0	608,753	541,601	19,200	560,801	47,952	3,544,942
2026	60/61	624,276	0	0	0	624,276	560,732	19,200	579,932	44,344	3,877,778
2027	61/62	640,195	0	0	0	640,195	580,606	19,200	599,806	40,389	4,231,595
2028	62/63	656,521	0	0	0	656,521	601,281	19,200	620,481	36,040	4,607,592
2029	63/64	673,262	0	0	0	673,262	622,748	19,200	641,948	31,314	5,007,074
2030	64/65	349,133	0	0	0	349,133	587,556	9,600	597,156	(248,023)	5,147,609
2031	65/66	86,757	0	0	0	86,757	321,718	0	321,718	(234,961)	5,246,976
2032	66/67	88,969	0	0	0	88,969	328,473	0	328,473	(239,504)	5,352,282
2033	67/68	91,238	0	0	0	91,238	335,395	0	335,395	(244,157)	5,464,170
2034	68/69	93,565	0	0	0	93,565	342,502	0	342,502	(248,937)	5,583,329
2035	69/70	95,951	0	22,598	0	118,549	357,116	0	357,116	(238,567)	5,703,202
2036	70/71	98,398	0	59,945	0	158,343	377,019	0	377,019	(218,676)	5,818,948
2037	71/72	100,907	0	64,168	0	165,075	386,746	0	386,746	(221,671)	5,940,109
2038	72/73	103,480	0	68,692	0	172,172	396,887	0	396,887	(224,715)	6,067,071
2039	73/74	106,119	0	73,537	0	179,656	407,427	0	407,427	(227,771)	6,200,283
2040	74/75	108,825	0	78,727	0	187,552	422,957	0	422,957	(235,405)	6,333,317
2041	75/76	111,600	0	84,288	0	195,888	433,892	0	433,892	(238,004)	6,465,637
2042	76/77	114,446	0	90,086	0	204,532	444,995	0	444,995	(240,463)	6,596,981
2043	77/78	117,364	0	96,167	0	213,531	456,238	0	456,238	(242,707)	6,727,051
2044	78/79	120,356	0	102,777	0	223,133	467,697	0	467,697	(244,564)	6,855,445
2045	79/80	123,425	0	109,477	0	232,902	479,297	0	479,297	(246,395)	6,981,793
2046	80/81	126,573	0	116,589	0	243,162	491,172	0	491,172	(248,010)	7,105,563
2047	81/82	129,801	0	124,134	0	253,935	503,297	0	503,297	(249,362)	7,226,187

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2048	82/83	133,111	0	132,132	0	265,243	515,718	0	515,718	(250,475)	7,343,005
2049	83/84	136,505	0	140,602	0	277,107	528,157	0	528,157	(251,050)	7,455,575
2050	84/85	139,985	0	149,230	0	289,215	540,607	0	540,607	(251,392)	7,563,411
2051	85/86	143,555	0	157,598	0	301,153	549,524	0	549,524	(248,371)	7,665,971
2052	86/87	147,215	0	166,317	0	313,532	562,405	0	562,405	(248,873)	7,762,504
2053	87/88	150,969	0	175,377	0	326,346	575,508	0	575,508	(249,162)	7,852,136
2054	88/89	154,819	0	184,761	0	339,580	588,892	0	588,892	(249,312)	7,933,851
2055	89/90	158,767	0	193,924	0	352,691	594,400	0	594,400	(241,709)	8,014,694
2056	90/91	162,815	0	202,056	350,000	714,871	609,655	0	609,655	105,216	8,164,683
2057	91/92	83,532	0	218,887	0	302,419	626,575	0	626,575	(324,156)	8,147,568

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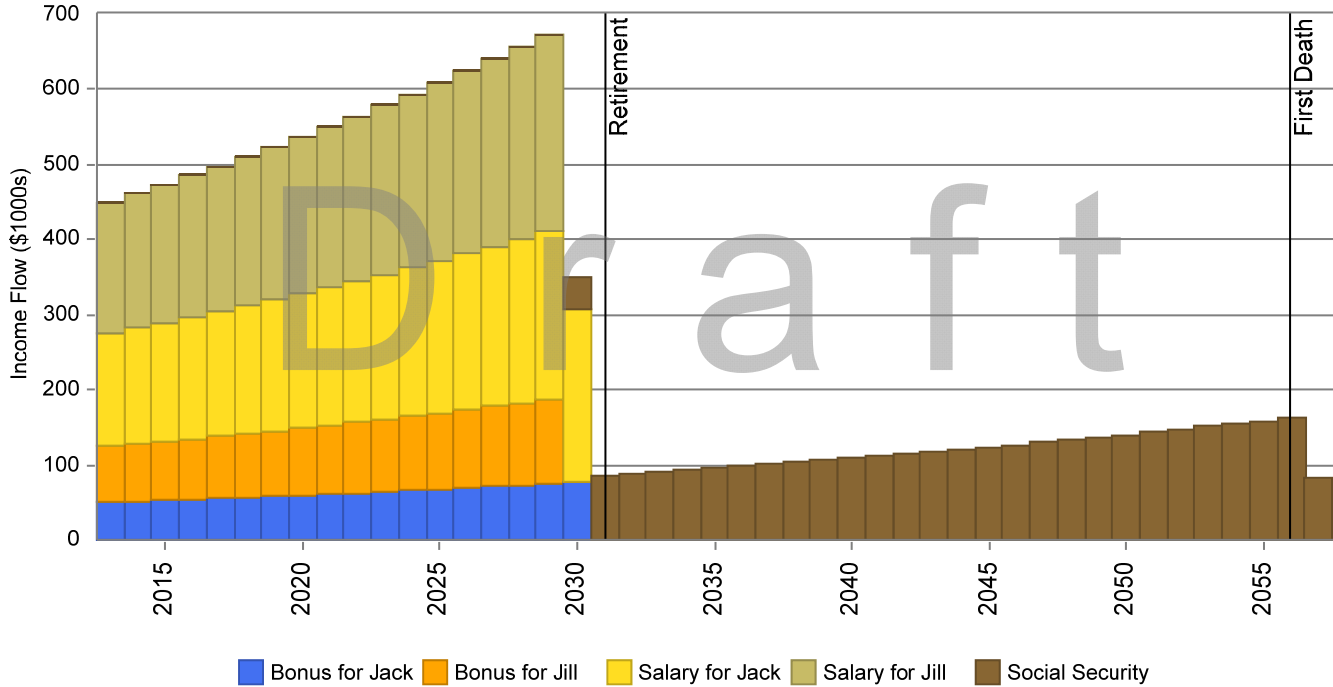
Cash Flow - Income Flows

Base Facts (All Years)

Prepared for Jack and Jill Johnson

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

Income Flow Breakdown



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Cash Flow - Income Flows

Base Facts (All Years)

Prepared for Jack and Jill Johnson

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

Year	Age	Bonus for Jack	Bonus for Jill	Salary for Jack	Salary for Jill	Social Security	Income Flows
2013	47/48	\$50,000	\$75,000	\$150,000	\$175,000	\$0	\$450,000
2014	48/49	51,275	76,913	153,825	179,463	0	461,476
2015	49/50	52,583	78,874	157,748	184,039	0	473,244
2016	50/51	53,924	80,885	161,771	188,732	0	485,312
2017	51/52	55,299	82,948	165,896	193,545	0	497,688
2018	52/53	56,709	85,063	170,126	198,480	0	510,378
2019	53/54	58,155	87,232	174,464	203,541	0	523,392
2020	54/55	59,638	89,456	178,913	208,731	0	536,738
2021	55/56	61,159	91,737	183,475	214,054	0	550,425
2022	56/57	62,719	94,076	188,154	219,512	0	564,461
2023	57/58	64,318	96,475	192,952	225,110	0	578,855
2024	58/59	65,958	98,935	197,872	230,850	0	593,615
2025	59/60	67,640	101,458	202,918	236,737	0	608,753
2026	60/61	69,365	104,045	208,092	242,774	0	624,276
2027	61/62	71,134	106,698	213,398	248,965	0	640,195
2028	62/63	72,948	109,419	218,840	255,314	0	656,521
2029	63/64	74,808	112,209	224,420	261,825	0	673,262
2030	64/65	76,716	0	230,143	0	42,274	349,133
2031	65/66	0	0	0	0	86,757	86,757
2032	66/67	0	0	0	0	88,969	88,969
2033	67/68	0	0	0	0	91,238	91,238
2034	68/69	0	0	0	0	93,565	93,565
2035	69/70	0	0	0	0	95,951	95,951
2036	70/71	0	0	0	0	98,398	98,398
2037	71/72	0	0	0	0	100,907	100,907
2038	72/73	0	0	0	0	103,480	103,480
2039	73/74	0	0	0	0	106,119	106,119
2040	74/75	0	0	0	0	108,825	108,825
2041	75/76	0	0	0	0	111,600	111,600
2042	76/77	0	0	0	0	114,446	114,446
2043	77/78	0	0	0	0	117,364	117,364
2044	78/79	0	0	0	0	120,356	120,356
2045	79/80	0	0	0	0	123,425	123,425
2046	80/81	0	0	0	0	126,573	126,573
2047	81/82	0	0	0	0	129,801	129,801
2048	82/83	0	0	0	0	133,111	133,111

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Year	Age	Bonus for Jack	Bonus for Jill	Salary for Jack	Salary for Jill	Social Security	Income Flows
2049	83/84	0	0	0	0	136,505	136,505
2050	84/85	0	0	0	0	139,985	139,985
2051	85/86	0	0	0	0	143,555	143,555
2052	86/87	0	0	0	0	147,215	147,215
2053	87/88	0	0	0	0	150,969	150,969
2054	88/89	0	0	0	0	154,819	154,819
2055	89/90	0	0	0	0	158,767	158,767
2056	90/91	0	0	0	0	162,815	162,815
2057	91/92	0	0	0	0	83,532	83,532

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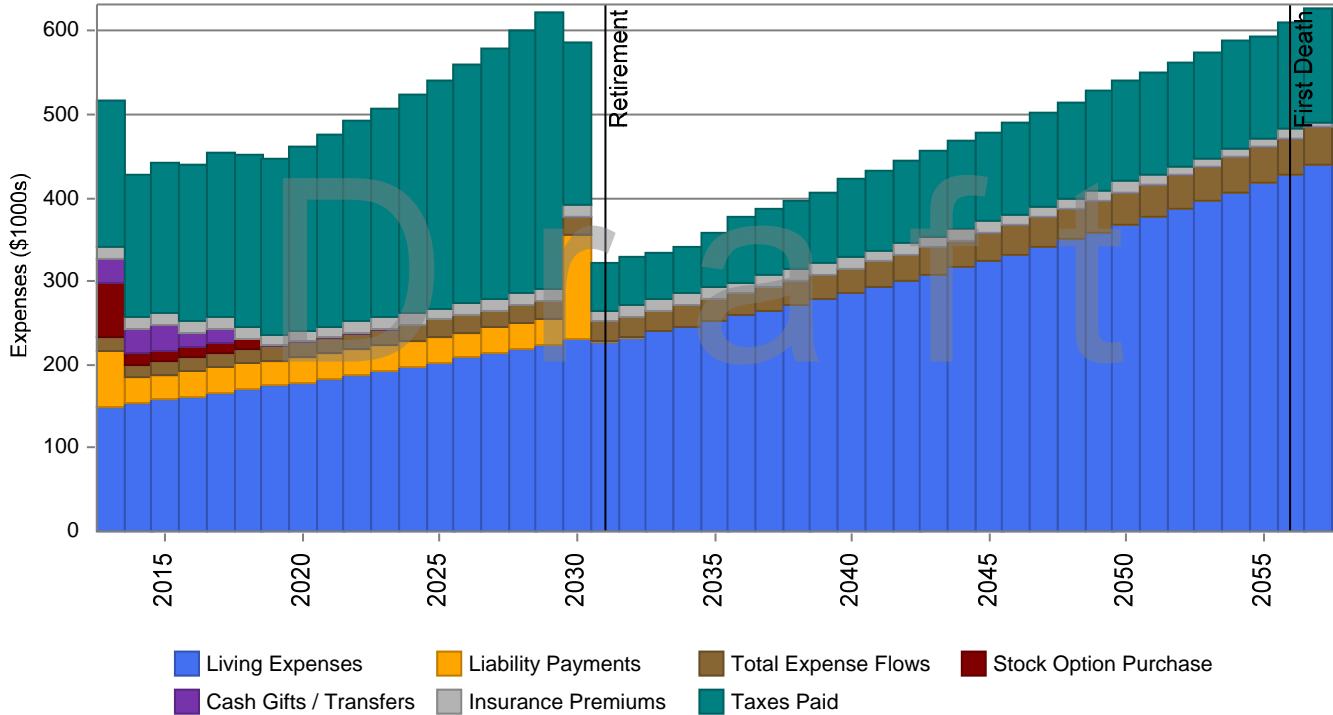
Cash Flow - Expenses

Base Facts (All Years)

Prepared for Jack and Jill Johnson

The Expenses report illustrates your projected cash expenditures.

Expenses Breakdown



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Cash Flow - Expenses

Base Facts (All Years)

Prepared for Jack and Jill Johnson

The Expenses report illustrates your projected cash expenditures.

Year	Age	Living Expenses	Liability Payments	Total Expense Flows	Stock Options / Grants Purchase	Cash Gifts / Transfers	Insurance Premiums	Taxes Paid	Total Expenses
2013	47/48	\$150,000	\$67,140	\$15,000	\$65,000	\$30,000	\$14,200	\$174,656	\$515,996
2014	48/49	153,827	30,660	15,383	13,000	30,766	14,200	169,421	427,257
2015	49/50	157,750	30,660	15,776	13,000	31,550	14,200	179,828	442,764
2016	50/51	161,772	30,660	16,178	13,000	16,177	14,200	188,370	440,357
2017	51/52	165,899	30,660	16,591	13,000	16,590	14,200	197,338	454,278
2018	52/53	170,129	30,660	17,014	13,000	0	14,200	205,983	450,986
2019	53/54	174,467	30,660	17,448	0	0	14,200	210,871	447,646
2020	54/55	178,917	30,660	17,893	0	0	14,000	220,860	462,330
2021	55/56	183,480	30,660	18,349	0	0	13,800	230,588	476,877
2022	56/57	188,159	30,660	18,817	0	0	13,800	240,689	492,125
2023	57/58	192,958	30,660	19,297	0	0	13,800	251,306	508,021
2024	58/59	197,878	30,660	19,789	0	0	13,800	262,348	524,475
2025	59/60	202,924	30,660	20,293	0	0	13,800	273,924	541,601
2026	60/61	208,098	30,660	20,811	0	0	13,800	287,363	560,732
2027	61/62	213,406	30,660	21,342	0	0	13,800	301,398	580,606
2028	62/63	218,848	30,660	21,886	0	0	13,800	316,087	601,281
2029	63/64	224,428	30,660	22,444	0	0	13,800	331,416	622,748
2030	64/65	230,151	125,044	23,017	0	0	13,800	195,544	587,556
2031	65/66	228,156	0	23,604	0	0	13,800	56,158	321,718
2032	66/67	233,975	0	24,206	0	0	13,800	56,492	328,473
2033	67/68	239,942	0	24,823	0	0	13,800	56,830	335,395
2034	68/69	246,060	0	25,456	0	0	13,800	57,186	342,502
2035	69/70	252,334	0	26,105	0	0	13,800	64,877	357,116
2036	70/71	258,770	0	26,771	0	0	13,800	77,678	377,019
2037	71/72	265,370	0	27,454	0	0	13,800	80,122	386,746
2038	72/73	272,138	0	28,154	0	0	13,800	82,795	396,887
2039	73/74	279,079	0	28,872	0	0	13,800	85,676	407,427
2040	74/75	286,195	0	29,608	0	0	13,800	93,354	422,957
2041	75/76	293,492	0	30,363	0	0	13,800	96,237	433,892
2042	76/77	300,976	0	31,137	0	0	13,800	99,082	444,995
2043	77/78	308,652	0	31,931	0	0	13,800	101,855	456,238
2044	78/79	316,522	0	32,745	0	0	13,800	104,630	467,697
2045	79/80	324,594	0	33,580	0	0	13,800	107,323	479,297
2046	80/81	332,870	0	34,436	0	0	13,800	110,066	491,172

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Year	Age	Living Expenses	Liability Payments	Total Expense Flows	Stock Options / Grants Purchase	Cash Gifts / Transfers	Insurance Premiums	Taxes Paid	Total Expenses
2047	81/82	341,358	0	35,314	0	0	13,800	112,825	503,297
2048	82/83	350,061	0	36,214	0	0	13,800	115,643	515,718
2049	83/84	358,987	0	37,138	0	0	13,800	118,232	528,157
2050	84/85	368,142	0	38,085	0	0	13,800	120,580	540,607
2051	85/86	377,529	0	39,056	0	0	10,300	122,639	549,524
2052	86/87	387,157	0	40,052	0	0	10,300	124,896	562,405
2053	87/88	397,028	0	41,073	0	0	10,300	127,107	575,508
2054	88/89	407,151	0	42,120	0	0	10,300	129,321	588,892
2055	89/90	417,534	0	43,194	0	0	10,300	123,372	594,400
2056	90/91	428,181	0	44,295	0	0	10,300	126,879	609,655
2057	91/92	439,099	0	45,425	0	0	6,500	135,551	626,575

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Living Expense Worksheet

Base Facts

Prepared for Jack and Jill Johnson

The living expense worksheet lists the detailed breakdown of living expenses.

Description	Type	Current Value	Retirement Value
Food/Groceries	Basic Expenses	\$9,000	\$4,000
Entertainment	Discretionary Spending	\$10,000	\$10,000
Food/Dining	Discretionary Spending	\$5,000	\$5,000
Transportation	Basic Expenses	\$7,000	\$7,000
Books	Basic Expenses	\$4,000	\$4,000
Other Living Expenses	Basic Expenses	\$100,000	\$100,000
Travel	Discretionary Spending	\$15,000	\$15,000
Totals:		\$150,000	\$145,000

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Asset Allocation Overview

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Asset Allocation

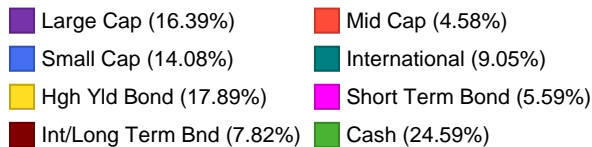
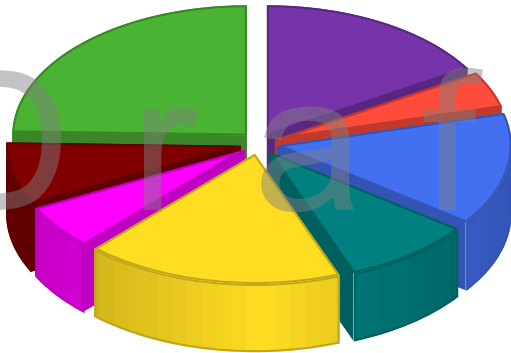
As of May 14, 2013

Prepared for Jack and Jill Johnson

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

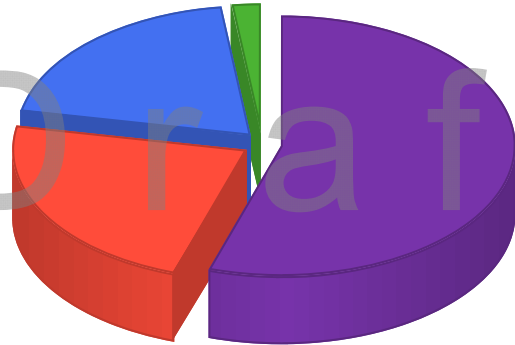
All Assets - Current Allocation

(6.91% blended rate)



Recommended Portfolio (Aggressive Growth)

(8.86% blended rate)



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Asset Allocation

As of May 14, 2013

Prepared for Jack and Jill Johnson

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

	Large Cap	Mid Cap	Small Cap	International	Hgh Yld Bond	Short Term Bond	Int/Long Term Bnd	Cash	Total
ALL ASSETS - CURRENT ALLOCATION									
401(k) for Jack	\$20,000	\$10,000	\$30,000	\$10,000	\$10,000	\$10,000	\$0	\$10,000	\$100,000
401(k) for Jill	5,000	0	5,000	10,000	0	10,000	10,000	10,000	\$50,000
529 Plan for Bert	3,000	0	0	0	0	0	0	12,000	\$15,000
529 Plan for Ernie	1,000	1,000	1,000	1,000	0	0	0	6,000	\$10,000
Checking Account	0	0	0	0	0	0	0	57,000	\$57,000
NQ Stock Options	27,600	0	0	0	0	0	0	0	\$27,600
Regular Equity Investment for Jack	30,000	30,000	90,000	0	90,000	30,000	0	30,000	\$300,000
Regular Equity Investment for Jill	60,000	0	0	60,000	60,000	0	60,000	60,000	\$300,000
Surplus Dollar Investment Portfolio	0	0	0	0	0	0	0	0	\$0
Whole Life for Jack	0	0	0	0	0	0	0	10,000	\$10,000
Whole Life for Jill	0	0	0	0	0	0	0	25,000	\$25,000
Totals	146,600	41,000	126,000	81,000	160,000	50,000	70,000	220,000	\$894,600

RECOMMENDED PORTFOLIO (AGGRESSIVE GROWTH)

Recommended Portfolio (Agg Growth)	55.00%	23.00%	20.00%	0.00%	0.00%	0.00%	0.00%	2.00%	100.00%
	Large Cap	Mid Cap	Small Cap	International	Hgh Yld Bond	Short Term Bond	Int/Long Term Bnd	Cash	Total
All Assets	16.39%	4.58%	14.08%	9.05%	17.89%	5.59%	7.82%	24.59%	100.00%
Recommended Portfolio (Agg Growth)	55.00%	23.00%	20.00%	0.00%	0.00%	0.00%	0.00%	2.00%	100.00%
% Disparity	38.61%	18.42%	5.92%	-9.05%	-17.89%	-5.59%	-7.82%	-22.59%	
\$ Disparity	345,430	164,758	52,920	(81,000)	(160,000)	(50,000)	(70,000)	(202,108)	

The Blended Rate is the weighted average of the market index rates of returns that underlie each asset class of a given model portfolio.

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

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

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

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

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

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

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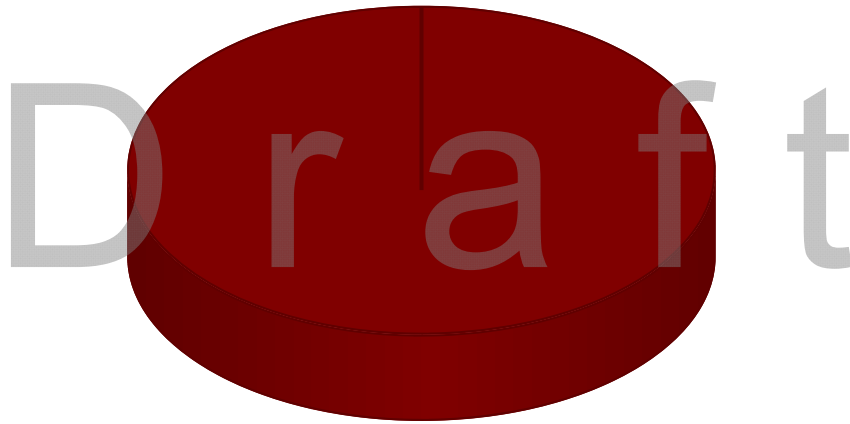
Stocks by Sector

As of May 14, 2013

Prepared for Jack and Jill Johnson

The Stocks by Sector report lists your stock holdings, grouped by sector as of the last update.

All Assets - Stocks by Sector



■ Healthcare (100.00%)



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Stocks by Sector

As of May 14, 2013

Prepared for Jack and Jill Johnson

The Stocks by Sector report lists your stock holdings, grouped by sector as of the last update.

Sector	Name	Account	Ticker	Units	Price	Market Value	% of Stock Portfolio
Healthcare	Johnson & Johnson	NQ Stock Options	JNJ	1,300.000	\$71.23	\$27,600.00	100.00%
	Subtotal					\$27,600.00	100.00%
Total						\$27,600.00	100.00%

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Holdings Details

As of May 14, 2013

Prepared for Jack and Jill Johnson

The Holdings Detail report lists your holdings, and each holding's percentage of the total portfolio as of the last update.

There are no holdings to report.

Draft

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Holdings Gain/Loss

As of May 14, 2013

Prepared for Jack and Jill Johnson

The Holdings Gain/Loss report provides the tax basis and unrealized gain or loss for your holdings, as well as the total tax basis and total gain or loss for your holdings as of the last update.

There are no holdings to report.

Draft

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Monte Carlo Summary

Base Facts

Prepared for Jack and Jill Johnson

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

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

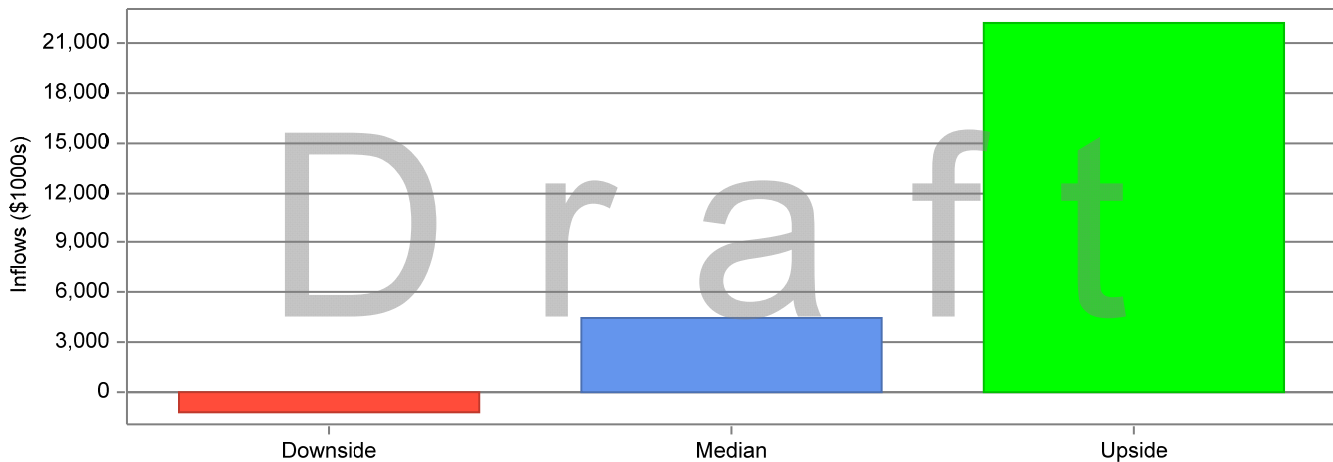
Case	Percentile	Total Portfolio Assets
Upside (Outperform)	97.5	\$22,236,168
Median (Moderate)	50.0	\$4,417,802
Downside (Underperform)	2.5	(\$1,312,227)

SUMMARY
Upside Case \$22,236,168
Median Case \$4,417,802
Downside Case (\$1,312,227)
Probability of Success 90%

This Monte Carlo simulation is successful in **90%** of the trials.

Portfolio Asset Comparison

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



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

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior

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to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.

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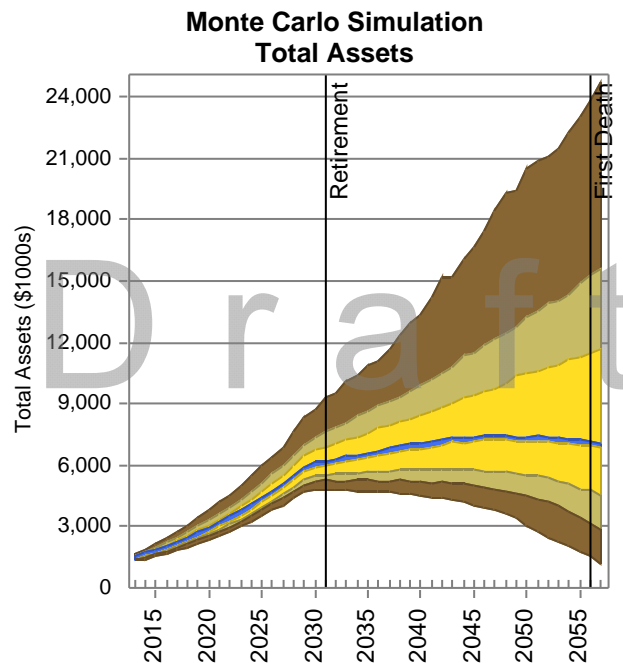
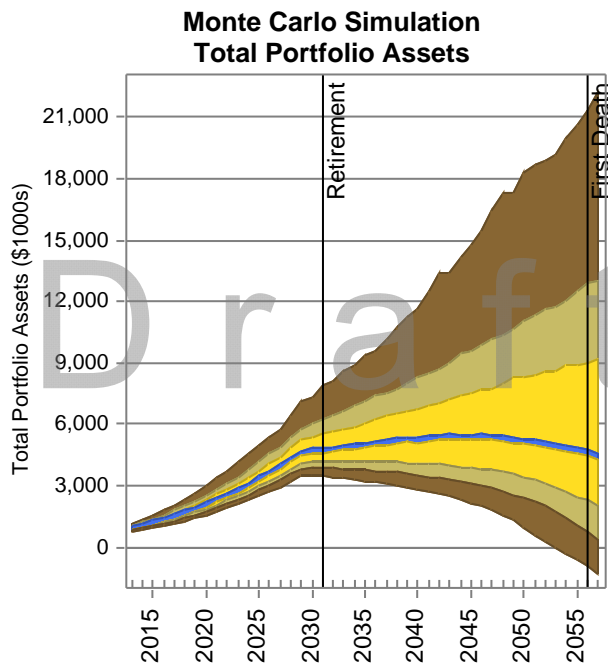
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Monte Carlo Asset Spread

Base Facts

Prepared for Jack and Jill Johnson

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



Monte Carlo Statistics

	Ending Portfolio Assets	Ending Total Assets
Maximum:	\$45,471,701	\$47,988,047
97.5 Percentile:	\$22,236,168	\$24,752,514
Median:	\$4,417,802	\$6,934,148
2.5 Percentile:	(\$1,312,227)	\$1,204,119
Minimum:	(\$2,496,067)	\$20,279
Average:	\$6,194,230	\$8,710,576
Std. Deviation:	\$6,220,886	\$6,220,886
Simulation Runs:	1000	
	Jack's Longevity	Jill's Longevity
Age of Death:	90	92

How to Read the Monte Carlo Charts

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



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

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

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.

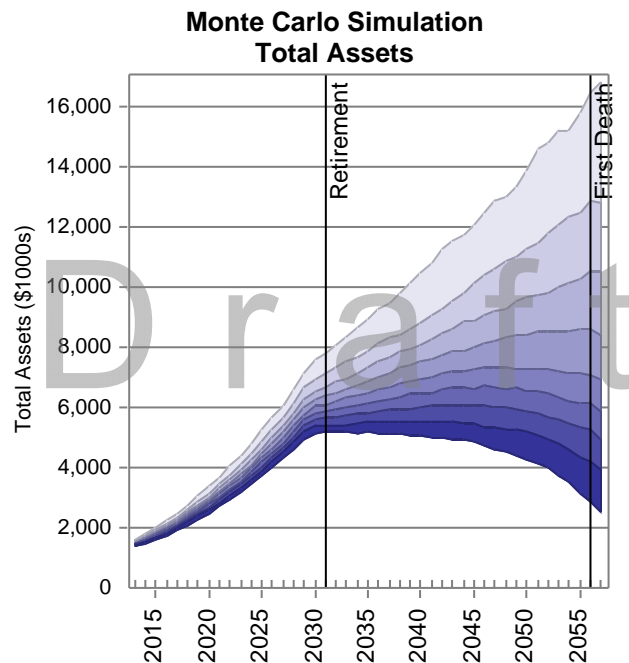
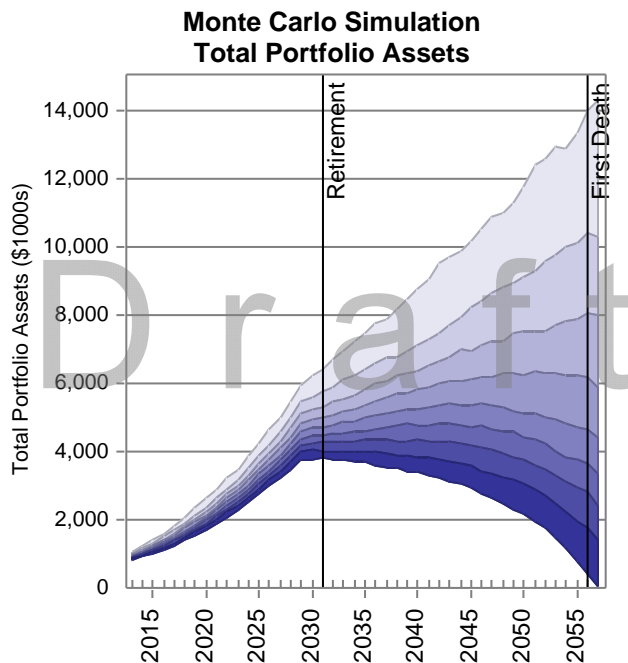
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Monte Carlo Asset Confidence

Base Facts

Prepared for Jack and Jill Johnson

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



Monte Carlo Statistics

	Ending Portfolio Assets	Ending Total Assets
Maximum:	\$45,471,701	\$47,988,047
97.5 Percentile:	\$22,236,168	\$24,752,514
Median:	\$4,417,802	\$6,934,148
2.5 Percentile:	(\$1,312,227)	\$1,204,119
Minimum:	(\$2,496,067)	\$20,279
Average:	\$6,194,230	\$8,710,576
Std. Deviation:	\$6,220,886	\$6,220,886
Simulation Runs:	1000	
	Jack's Longevity	Jill's Longevity
Age of Death:	90	92

How to Read the Monte Carlo Charts

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



This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan.

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

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

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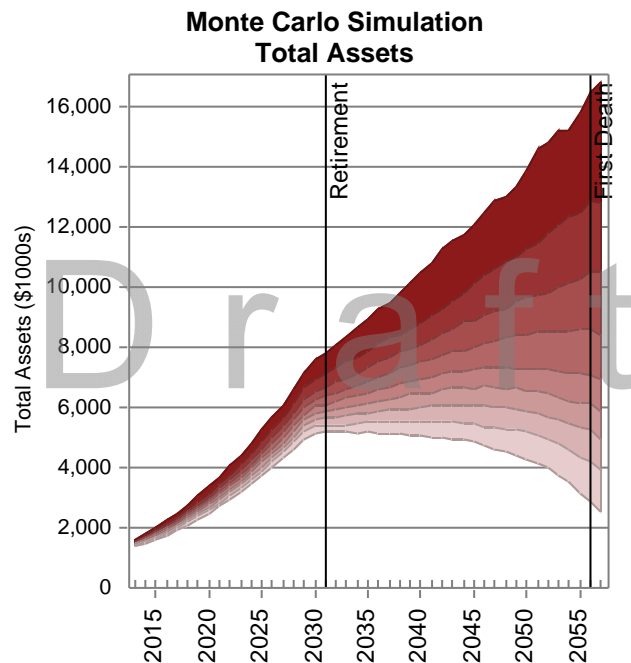
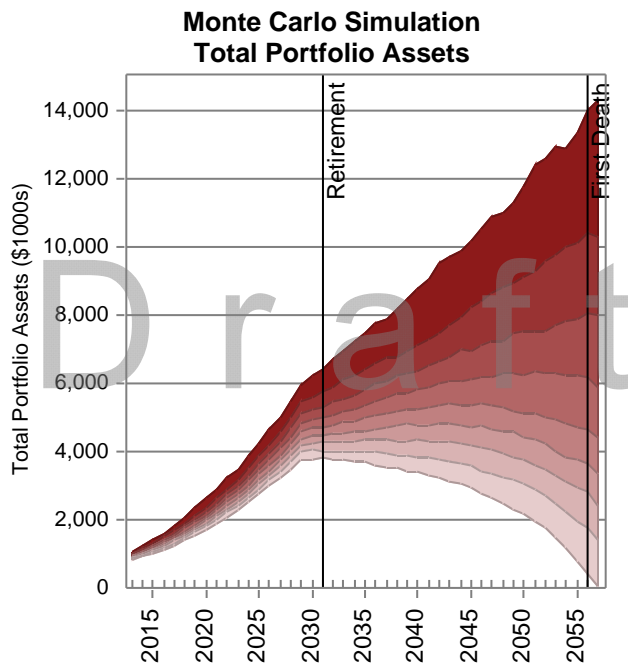
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Monte Carlo Asset Risk

Base Facts

Prepared for Jack and Jill Johnson

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



Monte Carlo Statistics

	Ending Portfolio Assets	Ending Total Assets
Maximum:	\$45,471,701	\$47,988,047
97.5 Percentile:	\$22,236,168	\$24,752,514
Median:	\$4,417,802	\$6,934,148
2.5 Percentile:	(\$1,312,227)	\$1,204,119
Minimum:	(\$2,496,067)	\$20,279
Average:	\$6,194,230	\$8,710,576
Std. Deviation:	\$6,220,886	\$6,220,886
Simulation Runs:	1000	
	Jack's Longevity	Jill's Longevity
Age of Death:	90	92

How to Read the Monte Carlo Charts

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



This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan.

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Monte Carlo Goal Analysis

Base Facts

Prepared for Jack and Jill Johnson

The following table illustrates the probable funding levels that your defined goals may achieve.

Cash Flow Goal	Type	Start Year	End Year	Present Value Amount	Funded By	Average Funding Level
Education Expense for Ernie	Expense Goal	2014	2017	\$50,000	529 Plan for Ernie	32.4%
Education Expenses for Bert	Expense Goal	2012	2015	\$50,000	529 Plan for Bert	29.5%
Living Expenses	Planned Expense			\$150,000		170.7%
Medical Expenses	Planned Expense	2008	2057	\$5,000		100.0%
Property Tax	Planned Expense	2008	2057	\$10,000		100.0%

This Monte Carlo analysis illustrates the potential results of your goal planning using up to 1000 randomly generated market returns and volatility. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow of your anticipated future expenses and goal planning priorities. The Average Funding Level displays the average funding for a goal or expense based on the number of times the Monte Carlo simulation has run.

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Monte Carlo Assumptions

Base Facts

Prepared for Jack and Jill Johnson

A Monte Carlo Analysis seeks to approximate actual investment market volatility by adding random investment returns to your financial plan. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

This Monte Carlo simulation uses randomly selected return and volatility data of market indexes and applies cash flow and tax calculations based on the facts and assumptions you have provided to produce a trial run. The market indexes are assigned to investment accounts and portfolios to represent component asset classes. In each trial run, a rate of return is generated for each asset class using the mean and standard deviation of the market index in the randomly chosen year. Up to 1000 trial runs are calculated resulting in a range of values that is further analyzed to produce a statistical probability for your planning strategies.

Carefully consider the high, low and average values in terms of how comfortable you would be with those results. Keep in mind it is impossible to predict future investment results and this analysis should be monitored over time.

MONTE CARLO ASSUMPTIONS

The following fixed growth rates were used in the simulation:

Asset	Pre-Retirement Rate	Post-Retirement Rate
Auto Property	0.00%	0.00%
Personal Property (Jewelry & Art)	1.00%	1.00%
NQ Stock Options	5.00%	
Surplus Dollar Investment Portfolio	8.00%	5.00%
529 Plan for Bert	3.51%	
529 Plan for Ernie	3.51%	
Personal Residence	2.55%	2.55%

All other rates were varied statistically according to historical data.

MONTE CARLO DEFINITIONS

- **Mean:** Simple average, equal to the sum of all values divided by the number of values.
- **Maximum:** The largest value of the distribution.
- **97.5 Percentile:** The value of the distribution that 97.5% of the values fall below.
- **Median:** The middle value of a distribution, above and below which lies an equal number of values.
- **2.5 Percentile:** The value of the distribution that 2.5% of the values fall below.
- **Minimum:** The smallest value of the distribution.
- **Monte Carlo Simulation:** A statistical analysis model generally used to analyze the effect of varying inputs on the outputs of a model. The Monte Carlo simulation randomly applies values for uncertain variables over and over to simulate a model.
- **Standard Deviation:** A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: A portfolio with an average return of 10% and a standard deviation of 15% would return a result between -5% and +25% the majority of the time (68% probability or 1 standard deviation), almost all the time the return would be between -20% and +40% (95% probability or twice the standard deviation). If there were 0 standard deviation then the result would always be 10%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.
- **Total Assets:** Includes all Total Portfolio Assets plus any Personal Property, Real Estate, Notes Receivable, Business assets, Irrevocable Trust assets and Family Limited Partnerships.
- **Total Portfolio Assets:** Includes all holdings within the following categories: Investment Assets,

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Cash Assets, Retirement Assets, Annuities, Insurance Assets and any Stock Options / Grants.

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Steps Toward Achieving Your Retirement

Prepared for Jack and Jill Johnson

Step 1 - Determine Your Cost of Retirement

Achieving your retirement objectives will not happen automatically. The first step to consider as retirement approaches is to determine your cost of retirement. Your cost of retirement will be affected by many factors. Three of the most significant are:

- **Your monthly retirement living expenses**

A common rule of thumb is somewhere between 70% and 100% of your annual earned income prior to retirement.

- **Your retirement age**

This is the age at which you plan to stop working full time and start accessing your retirement portfolio assets.

- **Your life expectancy**

This will define how many years your retirement costs will continue to be incurred.



Step 2 - Apply Your Income Sources

Once your cost of retirement assumptions have been defined, you can start to look at the income sources that may be available to you in retirement to help offset your retirement costs. Income sources may include among other things:

- Social Security
- Pensions
- Immediate annuity payments

Step 3 - Withdraw from Your Portfolio Assets

Once your available income sources have been applied to your cost of retirement, you can take withdrawals against your portfolio assets to make up the difference. Portfolio assets commonly include:

- Brokerage accounts
- Money Market accounts
- 401(k)s, 403(b)s, and other employer-sponsored retirement accounts
- IRAs
- Annuities

Step 4 - If Necessary, Consider Changes

If you determine that you are not on track to achieve your retirement objectives, you will need to consider making some changes. These changes may include:

- Saving more before you retire
- Redefining your retirement age
- Considering part time employment during retirement
- Spending less during retirement
- Combination of above

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Retirement Expenses

Base Facts

Prepared for Jack and Jill Johnson

Thinking about retirement can be daunting. It is difficult to plan for something that may not start for many years and can last multiple decades. Nonetheless, it is very important to create a retirement plan. With longer than average life expectancy, you could spend a third of your life in retirement. The first step in creating a retirement plan is determining the expected cost of retirement.

Retirement is assumed to start in **2031** when **Jack** is age **65**. Retirement for **Jill** starts in **2030** at age **65**. Annual living expenses during retirement are expected to be **\$145,000** (in today's dollars) and are projected to grow at the specified inflation rate(s) beginning immediately.

You can expect living expenses to be **\$228,156** in the first year of retirement and **\$439,099** in the last year of retirement. Total cost of retirement is expected to be **\$12,644,269**.

SUMMARY

Retirement Lasts
2031 - 2057 (27 years)

Living Expenses (2031)
\$228,156

Living Expenses
\$8,711,352

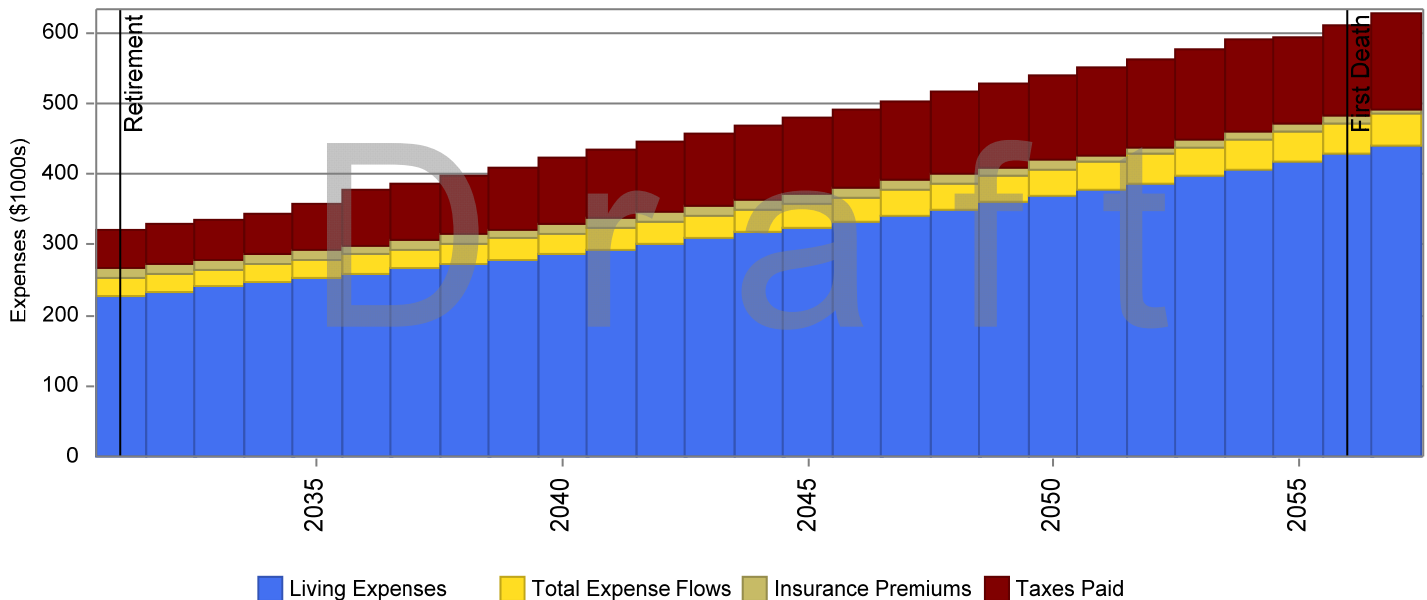
Cost of Retirement
\$12,644,269

Total retirement expenses include not only living expenses, but also taxes, insurance premiums, and other defined expenses.

How Will Your Expenses Grow?

The chart below illustrates the cost of your retirement over time, showing that you can expect total living expenses of **\$228,156** in the first year of retirement (2031) and **\$439,099** in the last year of retirement (2057). These living expense figures include any excess cash flow that is assumed to be spent. Other expense categories are displayed as well.

Retirement Expenses



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Retirement Expenses

Base Facts

Prepared for Jack and Jill Johnson

Year	Age	Living Expenses	Total Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses	Total Outflows
2031	65/66	\$228,156	\$23,604	\$13,800	\$56,158	\$321,718	\$321,718
2032	66/67	233,975	24,206	13,800	56,492	328,473	328,473
2033	67/68	239,942	24,823	13,800	56,830	335,395	335,395
2034	68/69	246,060	25,456	13,800	57,186	342,502	342,502
2035	69/70	252,334	26,105	13,800	64,877	357,116	357,116
2036	70/71	258,770	26,771	13,800	77,678	377,019	377,019
2037	71/72	265,370	27,454	13,800	80,122	386,746	386,746
2038	72/73	272,138	28,154	13,800	82,795	396,887	396,887
2039	73/74	279,079	28,872	13,800	85,676	407,427	407,427
2040	74/75	286,195	29,608	13,800	93,354	422,957	422,957
2041	75/76	293,492	30,363	13,800	96,237	433,892	433,892
2042	76/77	300,976	31,137	13,800	99,082	444,995	444,995
2043	77/78	308,652	31,931	13,800	101,855	456,238	456,238
2044	78/79	316,522	32,745	13,800	104,630	467,697	467,697
2045	79/80	324,594	33,580	13,800	107,323	479,297	479,297
2046	80/81	332,870	34,436	13,800	110,066	491,172	491,172
2047	81/82	341,358	35,314	13,800	112,825	503,297	503,297
2048	82/83	350,061	36,214	13,800	115,643	515,718	515,718

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Year	Age	Living Expenses	Total Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses	Total Outflows
2049	83/84	358,987	37,138	13,800	118,232	528,157	528,157
2050	84/85	368,142	38,085	13,800	120,580	540,607	540,607
2051	85/86	377,529	39,056	10,300	122,639	549,524	549,524
2052	86/87	387,157	40,052	10,300	124,896	562,405	562,405
2053	87/88	397,028	41,073	10,300	127,107	575,508	575,508
2054	88/89	407,151	42,120	10,300	129,321	588,892	588,892
2055	89/90	417,534	43,194	10,300	123,372	594,400	594,400
2056	90/91	428,181	44,295	10,300	126,879	609,655	609,655
2057	91/92	439,099	45,425	6,500	135,551	626,575	626,575
Totals		\$8,711,352	\$901,211	\$344,300	\$2,687,406	\$12,644,269	\$12,644,269

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Retirement Income

Base Facts

Prepared for Jack and Jill Johnson

Income sources like Social Security, pension plans, and annuities can help offset your retirement expenses. Total inflows during retirement can also include planned distributions, investment income and other inflows such as insurance benefits, asset sales, and income from a business or trust.

Income sources available during retirement include the following:

Jack's Social Security	\$43,405	starting in 2031
Jill's Social Security	\$43,352	starting in 2031
Investment Income	\$0	during retirement
Planned Distributions	\$22,598	starting in 2035

Total inflows are expected to include \$3,229,047 in income flows, \$0 in investment income, and \$2,812,069 in planned distributions. Other inflows will total \$350,000.

Total inflows during retirement are projected to be \$6,391,116, funding 51% of your total cost of retirement.

SUMMARY

Cost of Retirement
\$12,644,269

Retirement Inflows
\$6,391,116

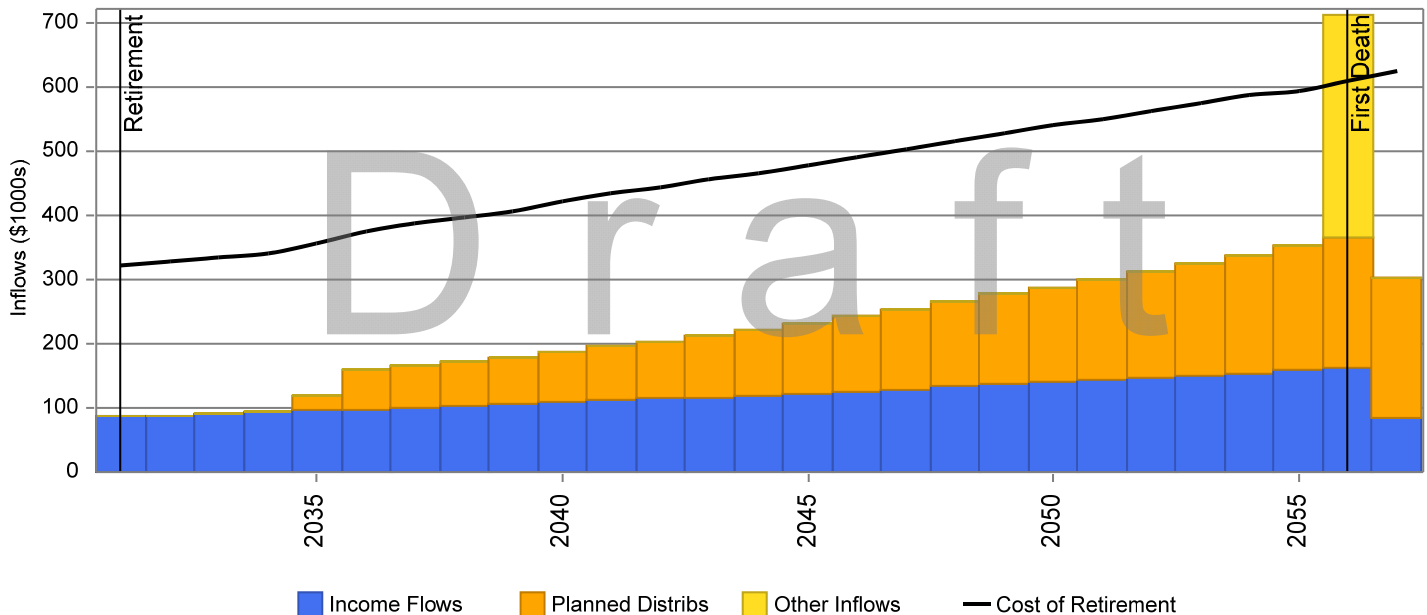
Unfunded Costs
\$6,253,153

Pct Funded by Income
51%

Retirement Inflow Details

The chart below highlights your retirement inflows. These inflows total \$6,391,116 realized over your expected retirement and represent approximately 51% of your total cost of retirement.

Retirement Income



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Retirement Income

Base Facts

Prepared for Jack and Jill Johnson

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows
2031	65/66	\$86,757	\$0	\$0	\$0	\$86,757
2032	66/67	88,969	0	0	0	88,969
2033	67/68	91,238	0	0	0	91,238
2034	68/69	93,565	0	0	0	93,565
2035	69/70	95,951	0	22,598	0	118,549
2036	70/71	98,398	0	59,945	0	158,343
2037	71/72	100,907	0	64,168	0	165,075
2038	72/73	103,480	0	68,692	0	172,172
2039	73/74	106,119	0	73,537	0	179,656
2040	74/75	108,825	0	78,727	0	187,552
2041	75/76	111,600	0	84,288	0	195,888
2042	76/77	114,446	0	90,086	0	204,532
2043	77/78	117,364	0	96,167	0	213,531
2044	78/79	120,356	0	102,777	0	223,133
2045	79/80	123,425	0	109,477	0	232,902
2046	80/81	126,573	0	116,589	0	243,162
2047	81/82	129,801	0	124,134	0	253,935
2048	82/83	133,111	0	132,132	0	265,243

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows
2049	83/84	136,505	0	140,602	0	277,107
2050	84/85	139,985	0	149,230	0	289,215
2051	85/86	143,555	0	157,598	0	301,153
2052	86/87	147,215	0	166,317	0	313,532
2053	87/88	150,969	0	175,377	0	326,346
2054	88/89	154,819	0	184,761	0	339,580
2055	89/90	158,767	0	193,924	0	352,691
2056	90/91	162,815	0	202,056	350,000	714,871
2057	91/92	83,532	0	218,887	0	302,419
Totals		\$3,229,047	\$0	\$2,812,069	\$350,000	\$6,391,116

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Retirement Withdrawals

Base Facts

Prepared for Jack and Jill Johnson

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

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

Supplemental withdrawals during retirement will total **\$6,640,678** funding **53%** of retirement expenses.

SUMMARY

Cost of Retirement
\$12,644,269

Retirement Inflows
\$6,391,116

Supplemental Withdrawals
\$6,640,678

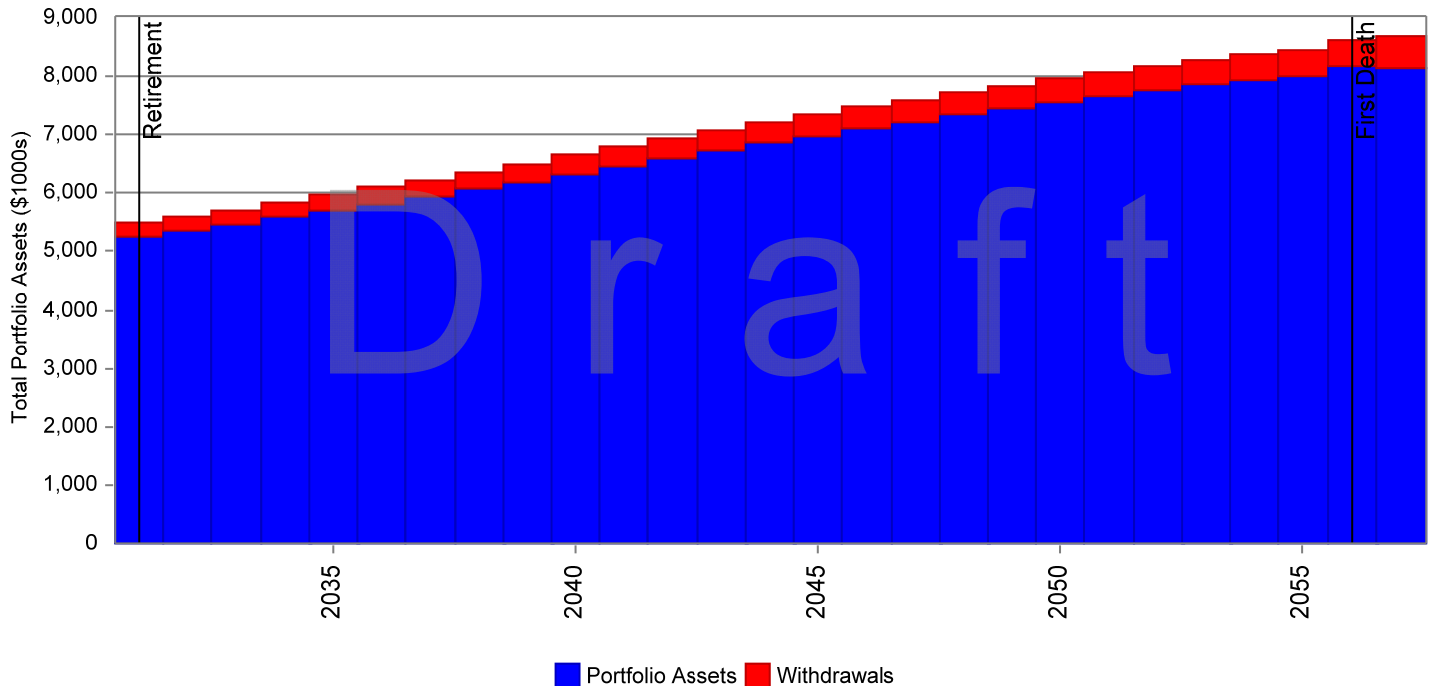
Pct Funded by Suppl Withdrawals
53%

Planned withdrawals, such as required minimum distributions, are withdrawals that you already intend to make. Planned withdrawals are projected to total **\$2,812,069** over your retirement and are accounted for as part of total retirement inflows.

Retirement Withdrawal Details

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

Retirement Withdrawals



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Retirement Withdrawals

Base Facts

Prepared for Jack and Jill Johnson

		PLANNED WITHDRAWALS	SUPPLEMENTAL WITHDRAWALS				
Year	Age	Retirement Assets	Taxable Assets	Total Withdrawals	Total Portfolio Assets (BOY)	Withdrawal Percentage	
2031	65/66	\$0	\$234,961	\$234,961	\$5,147,609	4.56%	
2032	66/67	0	239,504	239,504	5,246,976	4.56%	
2033	67/68	0	244,157	244,157	5,352,282	4.56%	
2034	68/69	0	248,937	248,937	5,464,170	4.56%	
2035	69/70	22,598	238,567	261,165	5,583,329	4.68%	
2036	70/71	59,945	218,676	278,621	5,703,202	4.89%	
2037	71/72	64,168	221,671	285,839	5,818,948	4.91%	
2038	72/73	68,692	224,715	293,407	5,940,109	4.94%	
2039	73/74	73,537	227,771	301,308	6,067,071	4.97%	
2040	74/75	78,727	236,410	315,137	6,200,283	5.08%	
2041	75/76	84,288	239,049	323,337	6,333,317	5.11%	
2042	76/77	90,086	241,559	331,645	6,465,637	5.13%	
2043	77/78	96,167	243,865	340,032	6,596,981	5.15%	
2044	78/79	102,777	245,830	348,607	6,727,051	5.18%	
2045	79/80	109,477	247,745	357,222	6,855,445	5.21%	
2046	80/81	116,589	249,431	366,020	6,981,793	5.24%	

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		PLANNED WITHDRAWALS	SUPPLEMENTAL WITHDRAWALS			
Year	Age	Retirement Assets	Taxable Assets	Total Withdrawals	Total Portfolio Assets (BOY)	Withdrawal Percentage
2047	81/82	124,134	250,858	374,992	7,105,563	5.28%
2048	82/83	132,132	252,046	384,178	7,226,187	5.32%
2049	83/84	140,602	252,699	393,301	7,343,005	5.36%
2050	84/85	149,230	253,121	402,351	7,455,575	5.40%
2051	85/86	157,598	250,156	407,754	7,563,411	5.39%
2052	86/87	166,317	250,754	417,071	7,665,971	5.44%
2053	87/88	175,377	251,145	426,522	7,762,504	5.49%
2054	88/89	184,761	251,402	436,163	7,852,136	5.55%
2055	89/90	193,924	241,709	435,633	7,933,851	5.49%
2056	90/91	202,056	244,784	446,840	8,014,694	5.58%
2057	91/92	218,887	339,156	558,043	8,164,683	6.83%
Totals		\$2,812,069	\$6,640,678	\$9,452,747		

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Options for Meeting Retirement Needs

Base Facts

Prepared for Jack and Jill Johnson

Based upon the assumptions utilized in this report, you are projected to have a retirement **surplus** of **\$8,147,568**. There are several options presented below which, alone or in combination, might allow you to achieve your retirement objectives. These options include your desire to have at least **\$0** in portfolio assets at the end of retirement.

Retire Earlier

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

Earliest retirement would start when **Jack** is age **61 (2027)** and **Jill** is age **62 (2027)**.

This results in portfolio assets of **\$3,838,323** at retirement, an adjusted retirement cost of **\$12,793,508**, and portfolio assets of **\$1,765,950** at the end of retirement.

SUMMARY

Retirement Starts

Ages 65 & 65 (current)

Ages 61 & 62 (new)

Cost of Retirement

\$12,644,269 (current)

\$12,793,508 (new)

Assets in 2057

\$8,147,568 (current)

\$1,765,950 (new)

Enhance Your Retirement Lifestyle

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

Based on the assumptions given, you may consider increasing your retirement living expenses of **\$145,000** (in today's dollars) up to a maximum of **\$204,000**.

This results in an adjusted retirement cost of **\$15,886,089**, and portfolio assets of **\$63,338** at the end of retirement.

SUMMARY

Living Expenses

\$145,000 (current)

\$204,000 (new)

Cost of Retirement

\$12,644,269 (current)

\$15,886,089 (new)

Assets in 2057

\$8,147,568 (current)

\$63,338 (new)

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Retirement Asset Summary

Base Facts (All Years)

Prepared for Jack and Jill Johnson

Sometimes it helps to take a separate look at the assets set aside specifically for retirement. These assets include qualified plans, Roth IRAs, and deferred compensation plans.

The total value of retirement assets today is **\$150,000**. Your retirement is assumed to start in **2031** when Jack is age **65**. Retirement for Jill starts in **2030** at age **65**. Desired assets remaining at death are **\$0**.

In **2031**, at the start of retirement, retirement assets are projected to be **\$1,163,574**.

The final value of retirement assets projected to remain in **2057** is **\$2,179,242**.

SUMMARY

Retirement Assets as of Today
\$150,000

Retirement Assets at Start of 2031
\$1,163,574

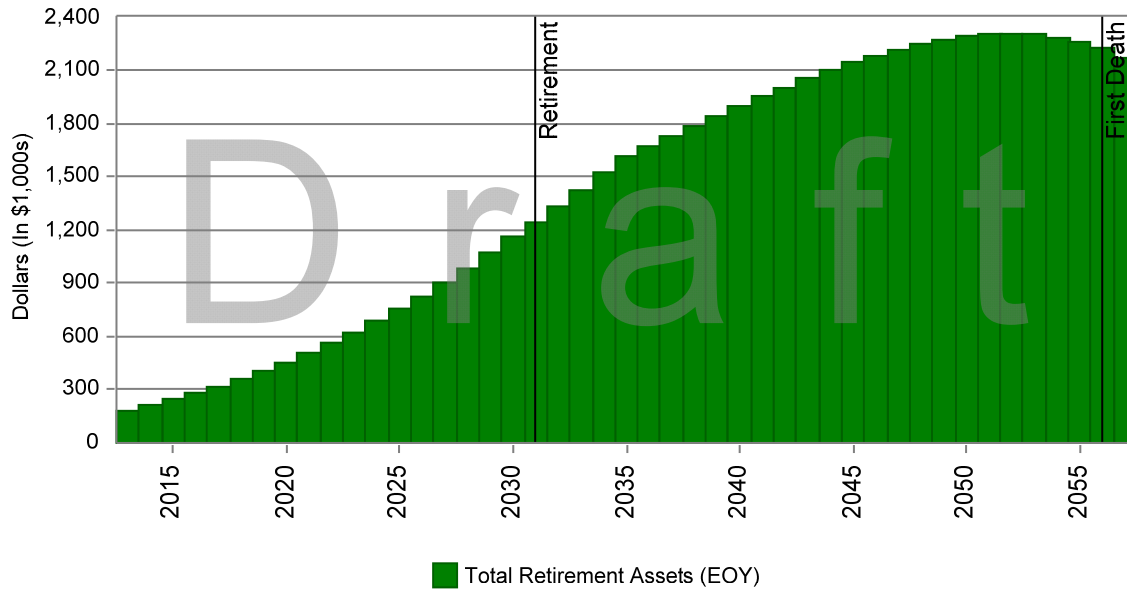
Retirement Withdrawals
\$2,812,069

Remaining Retirement Assets (2057)
\$2,179,242

How Will Your Retirement Assets Grow?

The chart below illustrates the end of year balance of your retirement assets over time.

Accumulated Assets through Retirement



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Retirement Asset Summary

Base Facts (All Years)

Prepared for Jack and Jill Johnson

Year	Age	Total Retirement Assets (BOY)	Contributions	Growth	Required Minimum Distributions	Total Withdrawals	Total Retirement Assets (EOY)
2013	47/48	\$150,000	\$19,200	\$10,635	\$0	\$0	\$179,835
2014	48/49	179,835	19,200	12,750	0	0	211,785
2015	49/50	211,785	19,200	15,016	0	0	246,001
2016	50/51	246,001	19,200	17,442	0	0	282,643
2017	51/52	282,643	19,200	20,039	0	0	321,882
2018	52/53	321,882	19,200	22,821	0	0	363,903
2019	53/54	363,903	19,200	25,801	0	0	408,904
2020	54/55	408,904	19,200	28,992	0	0	457,096
2021	55/56	457,096	19,200	32,408	0	0	508,704
2022	56/57	508,704	19,200	36,067	0	0	563,971
2023	57/58	563,971	19,200	39,986	0	0	623,157
2024	58/59	623,157	19,200	44,181	0	0	686,538
2025	59/60	686,538	19,200	48,675	0	0	754,413
2026	60/61	754,413	19,200	53,488	0	0	827,101
2027	61/62	827,101	19,200	58,641	0	0	904,942
2028	62/63	904,942	19,200	64,161	0	0	988,303
2029	63/64	988,303	19,200	70,071	0	0	1,077,574
2030	64/65	1,077,574	9,600	76,400	0	0	1,163,574

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Year	Age	Total Retirement Assets (BOY)	Contributions	Growth	Required Minimum Distributions	Total Withdrawals	Total Retirement Assets (EOY)
2031	65/66	1,163,574	0	82,999	0	0	1,246,573
2032	66/67	1,246,573	0	89,035	0	0	1,335,608
2033	67/68	1,335,608	0	95,520	0	0	1,431,128
2034	68/69	1,431,128	0	102,484	0	0	1,533,612
2035	69/70	1,533,612	0	109,966	22,598	22,598	1,620,980
2036	70/71	1,620,980	0	116,657	59,945	59,945	1,677,692
2037	71/72	1,677,692	0	120,906	64,168	64,168	1,734,430
2038	72/73	1,734,430	0	125,169	68,692	68,692	1,790,907
2039	73/74	1,790,907	0	129,426	73,537	73,537	1,846,796
2040	74/75	1,846,796	0	133,652	78,727	78,727	1,901,721
2041	75/76	1,901,721	0	137,818	84,288	84,288	1,955,251
2042	76/77	1,955,251	0	141,895	90,086	90,086	2,007,060
2043	77/78	2,007,060	0	145,857	96,167	96,167	2,056,750
2044	78/79	2,056,750	0	149,677	102,777	102,777	2,103,650
2045	79/80	2,103,650	0	153,302	109,477	109,477	2,147,475
2046	80/81	2,147,475	0	156,714	116,589	116,589	2,187,600
2047	81/82	2,187,600	0	159,864	124,134	124,134	2,223,330
2048	82/83	2,223,330	0	162,702	132,132	132,132	2,253,900
2049	83/84	2,253,900	0	165,171	140,602	140,602	2,278,469
2050	84/85	2,278,469	0	167,207	149,230	149,230	2,296,446

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Year	Age	Total Retirement Assets (BOY)	Contributions	Growth	Required Minimum Distributions	Total Withdrawals	Total Retirement Assets (EOY)
2051	85/86	2,296,446	0	168,762	157,598	157,598	2,307,610
2052	86/87	2,307,610	0	169,820	166,317	166,317	2,311,113
2053	87/88	2,311,113	0	170,319	175,377	175,377	2,306,055
2054	88/89	2,306,055	0	170,189	184,761	184,761	2,291,483
2055	89/90	2,291,483	0	169,359	193,924	193,924	2,266,918
2056	90/91	2,266,918	0	167,783	202,056	202,056	2,232,645
2057	91/92	2,232,645	0	165,484	218,887	218,887	2,179,242
Totals			\$336,000	\$4,505,311	\$2,812,069	\$2,812,069	

DRAFT

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Cost of Education

Base Facts

Prepared for Jack and Jill Johnson

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

For Education Expenses for Bert, you have defined that education begins in 2013, lasts for 3 years (through 2015), and will have an annual cost of \$50,000 in today's dollars. These costs are expected to grow at a rate of 6.00% beginning immediately.

You can expect the first year of college to actually cost \$50,000 when it begins, with a total cost of \$159,180 by the time it ends.

SUMMARY

Education Occurs
2013 - 2015

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

Costs Grow at
6.00%

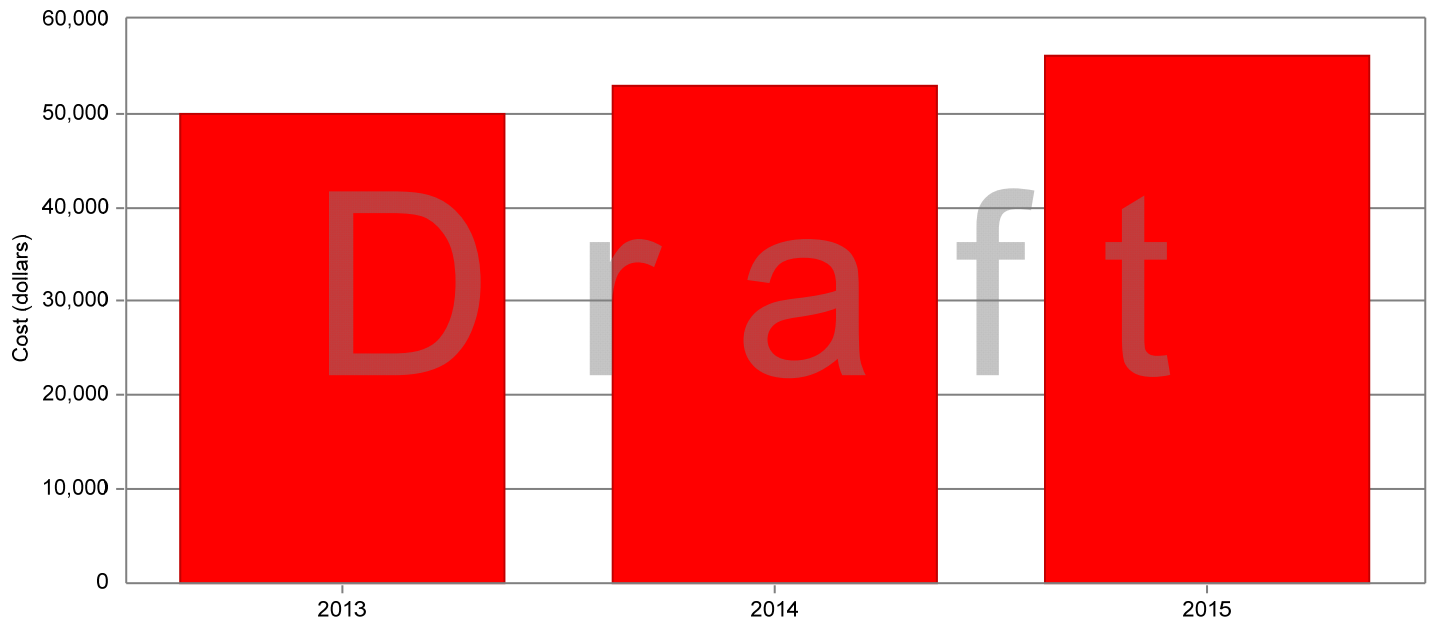
Annual Cost in 2013
\$50,000

Total 3 Year Cost
\$159,180

How Will Your Costs Grow?

The chart below illustrates the mounting costs of this education. You can expect an annual cost of \$50,000 today to grow to \$50,000 in 2013 and \$56,180 in 2015.

Projected Cost of Education Expenses for Bert



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Cost of Education

Base Facts

Prepared for Jack and Jill Johnson

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

For Education Expense for Ernie, you have defined that education begins in 2014, lasts for 4 years (through 2017), and will have an annual cost of \$50,000 in today's dollars. These costs are expected to grow at a rate of 6.00% beginning immediately.

You can expect the first year of college to actually cost \$53,000 when it begins, with a total cost of \$231,855 by the time it ends.

SUMMARY

Education Occurs
2014 - 2017

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

Costs Grow at
6.00%

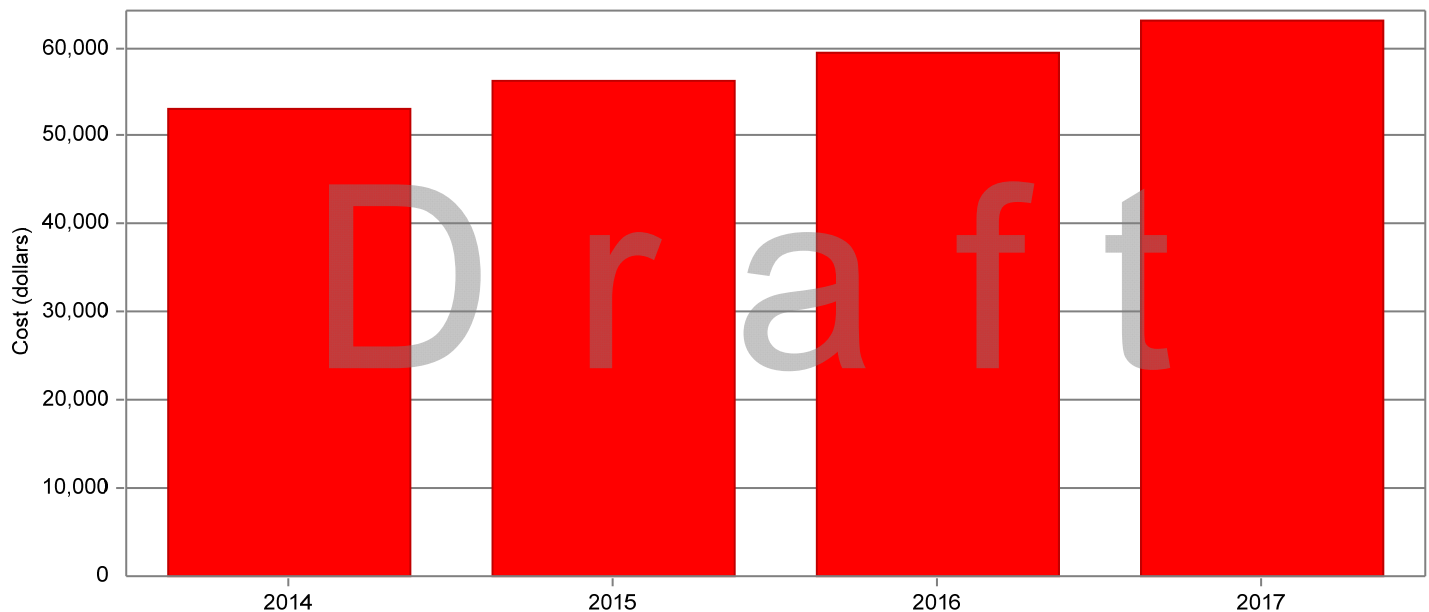
Annual Cost in 2014
\$53,000

Total 4 Year Cost
\$231,855

How Will Your Costs Grow?

The chart below illustrates the mounting costs of this education. You can expect an annual cost of \$50,000 today to grow to \$53,000 in 2014 and \$63,124 in 2017.

Projected Cost of Education Expense for Ernie



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Funding Your Education

Base Facts

Prepared for Jack and Jill Johnson

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

You currently have **\$15,000** of dedicated funds available for **Education Expenses for Bert** expense. Planned savings and assumed growth would result in a total of **\$46,977** of dedicated funds available for the education goal. These funds are used against a total **3 year** cost of **\$159,180** resulting in a **\$112,203** shortfall of dedicated assets.

The projected **shortfall** from dedicated assets towards **Education Expenses for Bert** expense is **\$112,203**, or **70%** underfunded.

SUMMARY

Total 3 Year Cost
\$159,180

Current Funding
\$15,000

Total Funding
\$46,977

Shortfall
\$112,203

Percent Funded
30%

Additional dedicated funds available at the end of the education goal total **\$15,775**, or **10%** of the goal.

Will There Be Enough?

The chart below illustrates your available dedicated funding for this education goal. Your dedicated assets provide a funding level of **\$46,977** towards the goal.

Savings and Withdrawals for Education Expenses for Bert



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Funding Your Education

Base Facts

Prepared for Jack and Jill Johnson

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

You currently have **\$10,000** of dedicated funds available for **Education Expense for Ernie** expense. Planned savings and assumed growth would result in a total of **\$75,238** of dedicated funds available for the education goal. These funds are used against a total **4 year** cost of **\$231,855** resulting in a **\$156,617** shortfall of dedicated assets.

The projected **shortfall** from dedicated assets towards **Education Expense for Ernie** expense is **\$156,617**, or **68%** underfunded.

SUMMARY

Total 4 Year Cost
\$231,855

Current Funding
\$10,000

Total Funding
\$75,238

Shortfall
\$156,617

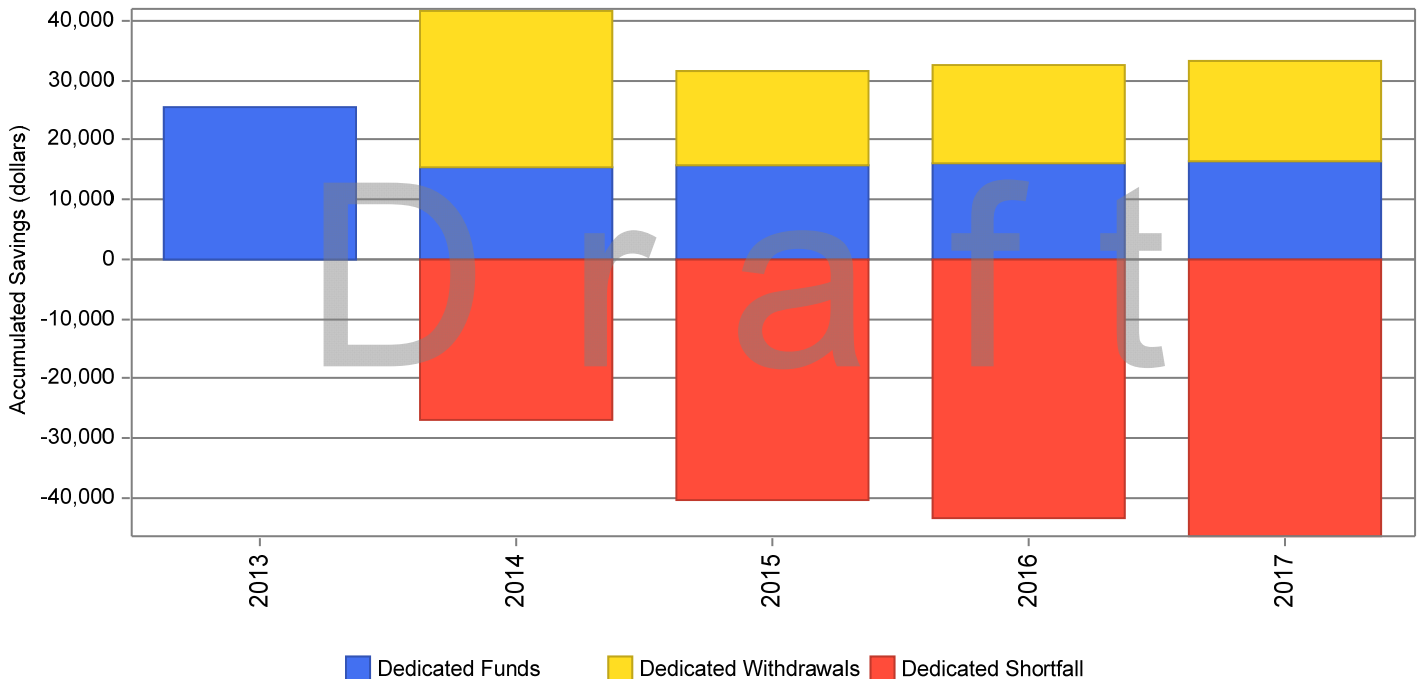
Percent Funded
32%

Additional dedicated funds available at the end of the education goal total **\$16,590**, or **7%** of the goal.

Will There Be Enough?

The chart below illustrates your available dedicated funding for this education goal. Your dedicated assets provide a funding level of **\$75,238** towards the goal.

Savings and Withdrawals for Education Expense for Ernie



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Options for Meeting Education Needs

Base Facts

Prepared for Jack and Jill Johnson

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

Save More Each Month

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

To cover your funding shortfall solely from dedicated assets by saving more each month, you would need to save an additional **\$4,611 per month** (or **\$55,335 per year**) through **2014**. This solution assumes that these new funds will grow at a rate of **2.55%**.

SUMMARY

Increase Savings by
\$4,611 (monthly)
\$55,335 (annually)
Total Cost of Education
\$159,180
Total Funding
\$159,180
Percent Funded
100%

Set Aside More Now

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

To make up your funding shortfall solely from dedicated assets by increasing the lump sum available today, you would need to put aside **\$109,294** in addition to the **\$15,000** currently available, for a total of **\$124,294**. This solution assumes that these new funds will grow at a rate of **2.55%**.

SUMMARY

Increase Funds by
\$109,294 to a total
of **\$124,294**
Total Cost of Education
\$159,180
Total Funding
\$159,180
Percent Funded
100%

Reduce Costs

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

To fully fund the goal solely from dedicated assets by reducing the expense, the annual cost would need to be reduced by **\$35,229** to **\$14,771** per year. This solution assumes that your education cost will grow at a rate of **6.00%** each year.

SUMMARY

Reduce Annual Cost by
\$35,229 to a total
of **\$14,771**
New Cost of Education
\$47,024
Total Funding
\$47,024
Percent Funded
100%

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Options for Meeting Education Needs

Base Facts

Prepared for Jack and Jill Johnson

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

Save More Each Month

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

To cover your funding shortfall solely from dedicated assets by saving more each month, you would need to save an additional **\$3,131 per month** (or **\$37,568 per year**) through **2016**. This solution assumes that these new funds will grow at a rate of **3.51%**.

SUMMARY

Increase Savings by
\$3,131 (monthly)
\$37,568 (annually)
Total Cost of Education
\$231,855
Total Funding
\$231,855
Percent Funded
100%

Set Aside More Now

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

To make up your funding shortfall solely from dedicated assets by increasing the lump sum available today, you would need to put aside **\$142,798** in addition to the **\$10,000** currently available, for a total of **\$152,798**. This solution assumes that these new funds will grow at a rate of **3.51%**.

SUMMARY

Increase Funds by
\$142,798 to a total
of **\$152,798**
Total Cost of Education
\$231,855
Total Funding
\$231,855
Percent Funded
100%

Reduce Costs

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

To fully fund the goal solely from dedicated assets by reducing the expense, the annual cost would need to be reduced by **\$33,628** to **\$16,372** per year. This solution assumes that your education cost will grow at a rate of **6.00%** each year.

SUMMARY

Reduce Annual Cost by
\$33,628 to a total
of **\$16,372**
New Cost of Education
\$75,917
Total Funding
\$75,917
Percent Funded
100%

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Education Summary Analysis

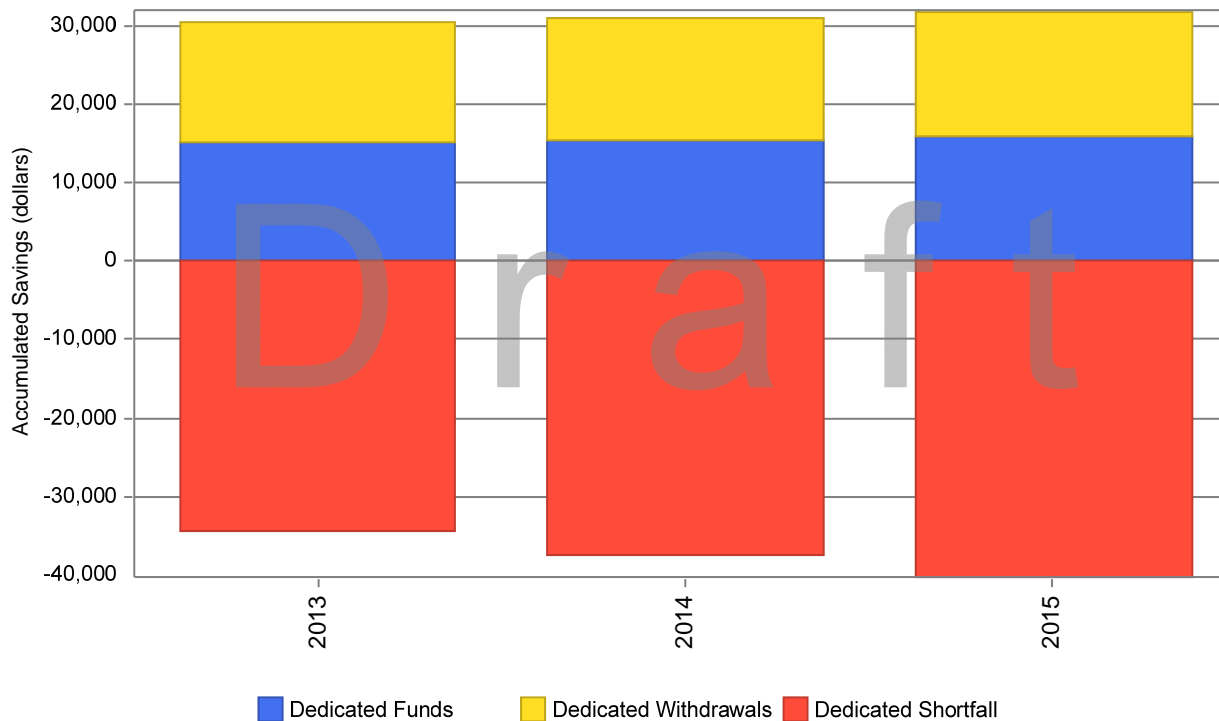
Base Facts

Prepared for Jack and Jill Johnson

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

The projected **shortfall** from dedicated assets toward **Education Expenses for Bert** is **\$112,203** or **70% underfunded**.

Savings and Withdrawals for Education Expenses for Bert



EXPENSE SUMMARY

Education Occurs
2013 - 2015
Annual Costs (Today's \$)
\$50,000 at 6.00%
Annual Cost in 2013
\$50,000

FUNDING SUMMARY

Total 3 Year Cost
\$159,180
Dedicated Funding
\$46,977 (30%)
Funding Shortfall
\$112,203 (70%)

OPTIONS

Increase Savings By
\$4,611 per month
through 2014
Dedicate Add'l Funds
\$109,294 today

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Education Summary Analysis

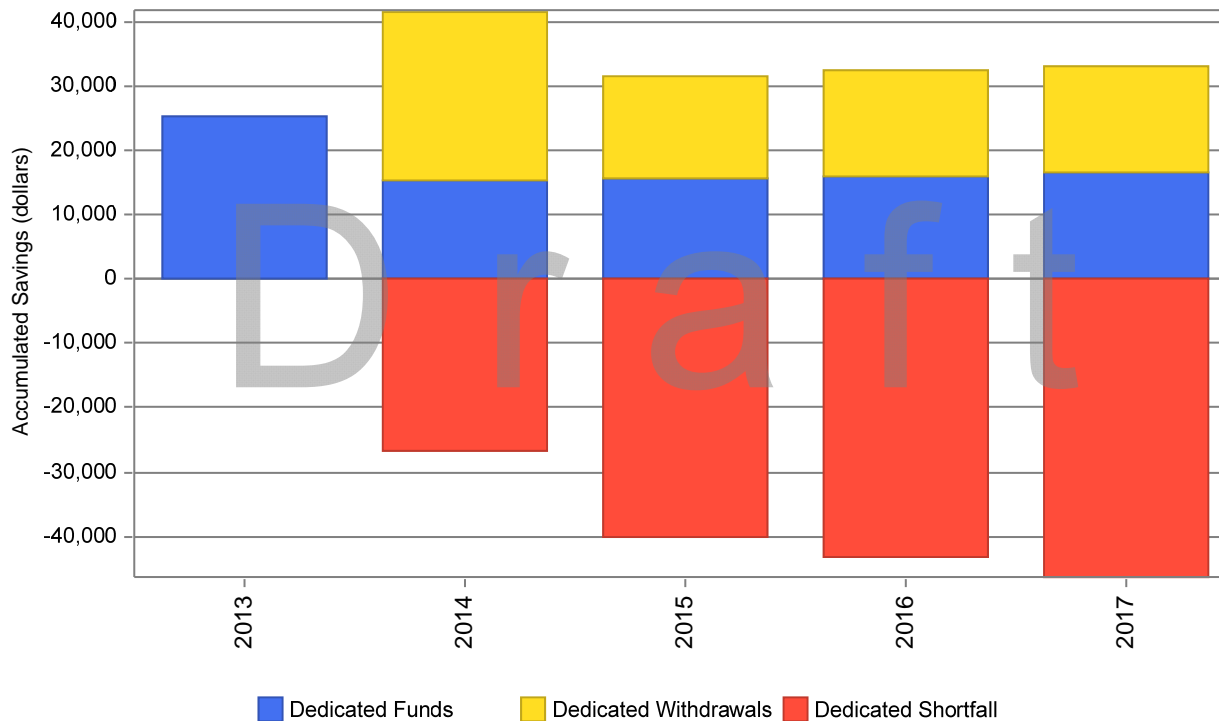
Base Facts

Prepared for Jack and Jill Johnson

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

The projected **shortfall** from dedicated assets toward **Education Expense for Ernie** is **\$156,617** or **68% underfunded**.

Savings and Withdrawals for Education Expense for Ernie



EXPENSE SUMMARY

Education Occurs
2014 - 2017
Annual Costs (Today's \$)
\$50,000 at 6.00%
Annual Cost in 2014
\$53,000

FUNDING SUMMARY

Total 4 Year Cost
\$231,855
Dedicated Funding
\$75,238 (32%)
Funding Shortfall
\$156,617 (68%)

OPTIONS

Increase Savings By
\$3,131 per month
through 2016
Dedicate Add'l Funds
\$142,798 today

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Education Summary

Base Facts

Prepared for Jack and Jill Johnson

The following is a summary of the assumptions used for your selected education goals:

Education Expenses for Bert

Education Starts:	2012
Education Ends:	2015
First Year's Cost (Today's \$):	\$50,000
Costs Grow at:	6.00% beginning immediately
Total Cost:	\$159,180
Max Funding Level in the Event of Death:	100%
Max Funding Level in the Event of Disability or LTC:	0%

Funding (Today's \$)

UP TO	INDEXED AT	GROWS AT	DEDICATED ASSETS
100%	--	3.51%	529 Plan for Bert (Current value: \$15,000)

Education Expense for Ernie

Education Starts:	2014
Education Ends:	2017
First Year's Cost (Today's \$):	\$50,000
Costs Grow at:	6.00% beginning immediately
Total Cost:	\$231,855
Max Funding Level in the Event of Death:	100%
Max Funding Level in the Event of Disability or LTC:	0%

Funding (Today's \$)

UP TO	INDEXED AT	GROWS AT	DEDICATED ASSETS
100%	--	3.51%	529 Plan for Ernie (Current value: \$10,000)

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Risk Management

Draft

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Life Insurance Gap Analysis

Base Facts with Premature Death - Client

Prepared for Jack and Jill Johnson

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

In this scenario, it is assumed that **Jack** dies at age **47** in **2013** and that the survivor, **Jill**, will live until age **92** in **2057**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$16,726,581	\$18,480,087
Life Insurance Benefits	\$500,000	\$1,250,000
Portfolio Assets After Jack's Death	\$515,208	\$515,208
Portfolio Assets + Insurance	\$1,015,208	\$1,765,208
Portfolio Assets After Jill's Death	(\$5,997,559)	\$433,867

SUMMARY

Additional Insurance
\$750,000

Existing Life Insurance
\$500,000

Survivor's Assets (2014)
at Beginning of Year
\$1,015,208 (current)
\$1,765,208 (new)

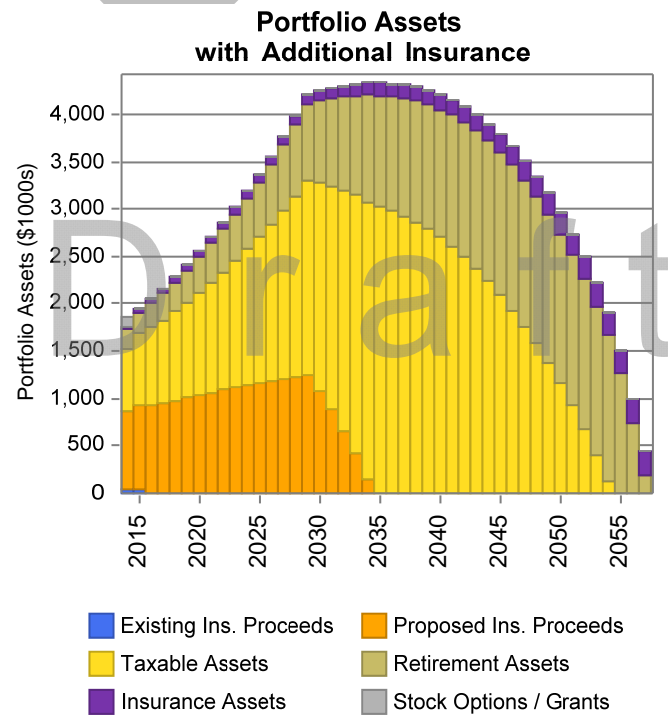
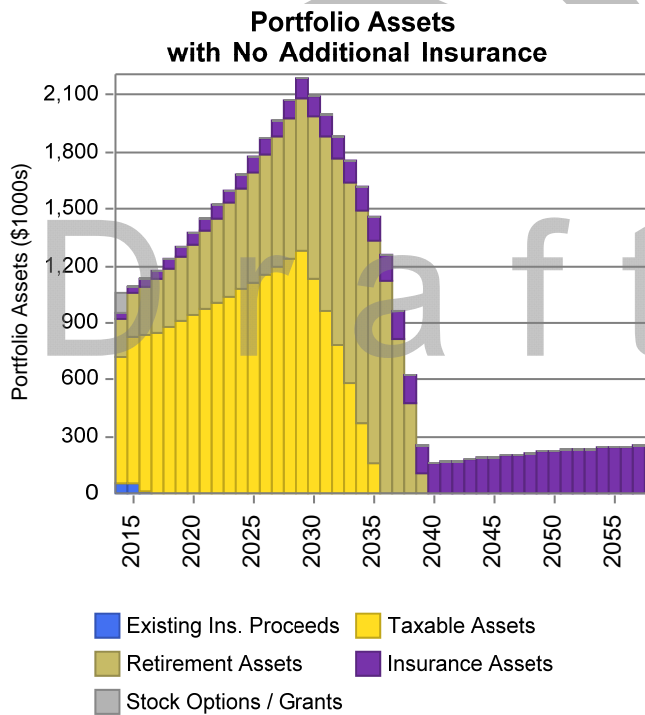
Survivor's Assets (2057)
(\$5,997,559) (current)
\$433,867 (new)

The additional life insurance needed on **Jack** is **\$750,000** for total life insurance coverage of **\$1,250,000**.

Assuming the additional life insurance benefits can be invested at **8.39%**, you are projected to have assets remaining of **\$433,867** after **Jill's** death in **2057**.

Portfolio Assets

The charts below project the amount of portfolio assets in the Current Scenario and the Additional Insurance Scenario.



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Life Insurance Gap Analysis

Base Facts with Premature Death - Client

Prepared for Jack and Jill Johnson

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2014	48/49	\$277,594	\$0	\$0	\$0	\$277,594	\$326,444	\$9,600	\$336,044	\$1,859,676
2015	49/50	284,672	0	0	107,198	391,870	335,346	9,600	344,946	1,951,252
2016	50/51	269,617	0	0	0	269,617	321,276	9,600	330,876	2,050,225
2017	51/52	276,493	0	0	0	276,493	332,960	9,600	342,560	2,154,116
2018	52/53	283,543	0	0	0	283,543	325,640	9,600	335,240	2,279,794
2019	53/54	290,773	0	0	0	290,773	335,605	9,600	345,205	2,411,913
2020	54/55	298,187	0	0	0	298,187	345,727	9,600	355,327	2,550,965
2021	55/56	305,791	0	0	0	305,791	355,844	9,600	365,444	2,697,654
2022	56/57	313,588	0	0	0	313,588	366,368	9,600	375,968	2,852,321
2023	57/58	321,585	0	0	0	321,585	377,170	9,600	386,770	3,015,470
2024	58/59	329,785	0	0	0	329,785	388,211	9,600	397,811	3,187,686
2025	59/60	338,195	0	0	0	338,195	399,558	9,600	409,158	3,369,538
2026	60/61	346,819	0	0	0	346,819	411,211	9,600	420,811	3,561,637
2027	61/62	355,663	0	0	0	355,663	423,192	9,600	432,792	3,764,628
2028	62/63	364,733	0	0	0	364,733	435,545	9,600	445,145	3,979,159
2029	63/64	374,034	0	0	0	374,034	448,264	9,600	457,864	4,205,941
2030	64/65	42,326	0	0	0	42,326	324,392	0	324,392	4,241,453
2031	65/66	43,405	0	0	0	43,405	330,939	0	330,939	4,272,119
2032	66/67	44,512	0	0	0	44,512	337,522	0	337,522	4,297,378

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2033	67/68	45,647	0	0	0	45,647	344,043	0	344,043	4,316,710
2034	68/69	46,811	0	0	0	46,811	350,547	0	350,547	4,329,486
2035	69/70	48,005	0	41,144	0	89,149	363,862	0	363,862	4,328,191
2036	70/71	49,229	0	43,973	0	93,202	369,211	0	369,211	4,324,170
2037	71/72	50,484	0	46,999	0	97,483	377,115	0	377,115	4,311,312
2038	72/73	51,771	0	50,237	0	102,008	384,419	0	384,419	4,288,951
2039	73/74	53,091	0	53,698	0	106,789	391,921	0	391,921	4,256,032
2040	74/75	54,445	0	57,402	0	111,847	399,372	0	399,372	4,211,667
2041	75/76	55,833	0	61,363	0	117,196	406,769	0	406,769	4,154,881
2042	76/77	57,257	0	65,289	0	122,546	414,031	0	414,031	4,084,698
2043	77/78	58,717	0	69,798	0	128,515	421,332	0	421,332	3,999,878
2044	78/79	60,214	0	74,239	0	134,453	427,033	0	427,033	3,900,718
2045	79/80	61,749	0	78,944	0	140,693	431,713	0	431,713	3,787,695
2046	80/81	63,324	0	83,931	0	147,255	441,729	0	441,729	3,658,877
2047	81/82	64,939	0	89,208	0	154,147	451,864	0	451,864	3,513,137
2048	82/83	66,595	0	94,792	0	161,387	462,139	0	462,139	3,349,256
2049	83/84	68,293	0	100,691	0	168,984	472,539	0	472,539	3,165,943
2050	84/85	70,034	0	106,195	0	176,229	482,877	0	482,877	2,962,008
2051	85/86	71,820	0	111,922	0	183,742	489,682	0	489,682	2,736,103
2052	86/87	73,651	0	117,866	0	191,517	500,271	0	500,271	2,486,749
2053	87/88	75,529	0	124,017	0	199,546	510,959	0	510,959	2,212,330
2054	88/89	77,455	0	130,359	0	207,814	521,760	0	521,760	1,911,101
2055	89/90	79,430	0	135,670	0	215,100	604,633	0	604,633	1,509,244

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2056	90/91	81,455	0	116,758	0	198,213	688,229	0	688,229	995,520
2057	91/92	83,532	0	72,536	0	156,068	697,223	0	697,223	433,867

Draft

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Disability Gap Analysis

Base Facts with Disability Occurs - Client

Prepared for Jack and Jill Johnson

This analysis reflects the cash flow gap created by a disability event, as well as the potential insurance solution to cover all or part of that gap.

The disability event for Jack is assumed to start in 2013 when Jack is age 47 and last through lifetime (2056). This report assumes no additional health care costs are incurred during the disability period.

Existing disability insurance benefits in 2013 are projected to be \$37,500 after your Social Security reduction is applied.

Your cash flow and remaining asset goal may be achieved with additional coverage providing \$10,000 per year when disability starts.

The result above assumes a policy with the following characteristics:

- Reduced by Social Security
- Maximum Benefit Period To Age 65
- Cost of Living Adjustment 0.00% (Compound)
- Benefit is Not Taxable

SUMMARY

Disability Period

Age 47 - 90 (2013-2056)

Existing Benefits (2013)

\$37,500

Additional Coverage

\$10,000

Unfunded Years

3 (current)

0 (new)

Remaining Assets (2057)

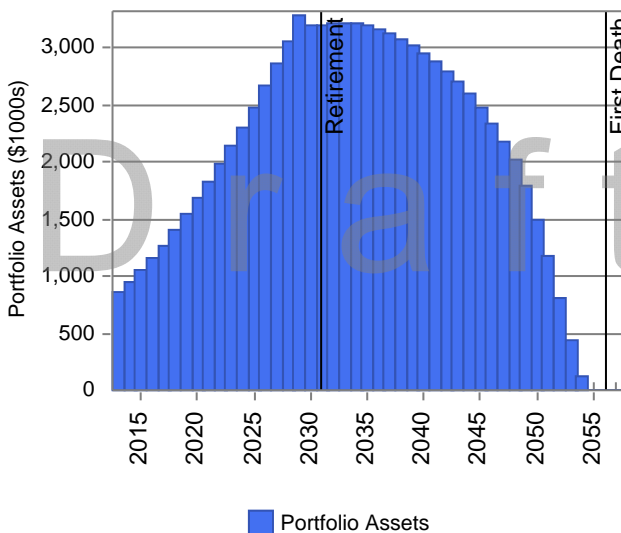
(\$840,104) (current)

\$3,326 (new)

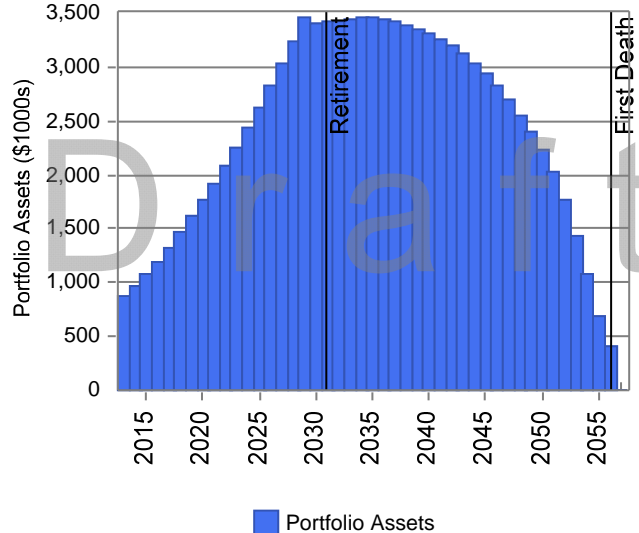
Portfolio Assets

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

Portfolio Assets
Base Facts



Portfolio Assets
Base Facts w/ Solution



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Disability Gap Analysis

Base Facts with Disability Occurs - Client

Prepared for Jack and Jill Johnson

Year	Age	Income Flows	Social Security Disability	Investment Income	Planned Distributions	Other Inflows	Existing Disability Benefits	Additional Disability Benefits	Total Inflows	Total Expenses	Total Outflows	Total Portfolio Assets
2013	47/48	\$250,000	\$0	\$0	\$0	\$0	\$37,500	\$10,000	\$297,500	\$425,321	\$434,921	\$877,337
2014	48/49	256,376	0	0	0	0	75,000	10,000	341,376	331,231	340,831	976,273
2015	49/50	262,913	0	0	0	107,198	75,000	10,000	455,111	343,201	352,801	1,077,041
2016	50/51	269,617	0	0	0	22,511	75,000	10,000	377,128	334,330	343,930	1,197,192
2017	51/52	276,493	0	0	0	23,637	75,000	10,000	385,130	343,402	353,002	1,322,226
2018	52/53	283,543	0	0	0	24,820	75,000	10,000	393,363	335,748	345,348	1,469,534
2019	53/54	290,773	0	0	0	26,060	75,000	10,000	401,833	325,639	335,239	1,616,213
2020	54/55	298,187	0	0	0	27,362	75,000	10,000	410,549	334,319	343,919	1,767,680
2021	55/56	305,791	0	0	0	0	75,000	10,000	390,791	342,467	352,067	1,925,068
2022	56/57	313,588	0	0	0	0	75,000	10,000	398,588	351,900	361,500	2,089,160
2023	57/58	321,585	0	0	0	0	75,000	10,000	406,585	361,676	371,276	2,260,429
2024	58/59	329,785	0	0	0	0	75,000	10,000	414,785	371,747	381,347	2,439,445
2025	59/60	338,195	0	0	0	0	75,000	10,000	423,195	382,215	391,815	2,626,732
2026	60/61	346,819	0	0	0	0	75,000	10,000	431,819	393,037	402,637	2,822,917
2027	61/62	355,663	0	0	0	0	75,000	10,000	440,663	404,262	413,862	3,028,638
2028	62/63	364,733	0	0	0	0	75,000	10,000	449,733	415,911	425,511	3,244,581
2029	63/64	374,034	0	0	0	0	75,000	10,000	459,034	427,980	437,580	3,471,509
2030	64/65	42,274	0	0	0	0	75,000	10,000	127,274	399,693	399,693	3,409,735
2031	65/66	86,757	0	0	0	0	0	0	86,757	294,556	294,556	3,416,555

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Year	Age	Income Flows	Social Security Disability	Investment Income	Planned Distributions	Other Inflows	Existing Disability Benefits	Additional Disability Benefits	Total Inflows	Total Expenses	Total Outflows	Total Portfolio Assets
2032	66/67	88,969	0	0	0	0	0	0	88,969	303,288	303,288	3,431,803
2033	67/68	91,238	0	0	0	0	0	0	91,238	315,555	315,555	3,448,047
2034	68/69	93,565	0	0	0	0	0	0	93,565	320,932	320,932	3,459,359
2035	69/70	95,951	0	0	22,598	0	0	0	118,549	333,214	333,214	3,458,384
2036	70/71	98,398	0	0	42,299	0	0	0	140,697	344,562	344,562	3,445,463
2037	71/72	100,907	0	0	45,130	0	0	0	146,037	351,193	351,193	3,424,326
2038	72/73	103,480	0	0	48,154	0	0	0	151,634	357,476	357,476	3,394,565
2039	73/74	106,119	0	0	51,382	0	0	0	157,501	361,675	361,675	3,357,691
2040	74/75	108,825	0	0	54,827	0	0	0	163,652	370,084	370,084	3,312,394
2041	75/76	111,600	0	0	58,508	0	0	0	170,108	378,661	378,661	3,258,029
2042	76/77	114,446	0	0	62,279	0	0	0	176,725	387,497	387,497	3,193,815
2043	77/78	117,364	0	0	66,317	0	0	0	183,681	396,504	396,504	3,119,006
2044	78/79	120,356	0	0	70,582	0	0	0	190,938	405,629	405,629	3,032,864
2045	79/80	123,425	0	0	74,935	0	0	0	198,360	414,831	414,831	2,934,635
2046	80/81	126,573	0	0	79,539	0	0	0	206,112	424,219	424,219	2,823,419
2047	81/82	129,801	0	0	84,405	0	0	0	214,206	433,766	433,766	2,698,271
2048	82/83	133,111	0	0	89,545	0	0	0	222,656	443,507	443,507	2,558,158
2049	83/84	136,505	0	0	94,968	0	0	0	231,473	453,420	453,420	2,401,997
2050	84/85	139,985	0	0	100,350	0	0	0	240,335	463,402	463,402	2,228,735
2051	85/86	143,555	0	0	105,619	0	0	0	249,174	469,811	469,811	2,037,340
2052	86/87	147,215	0	0	111,084	0	0	0	258,299	539,948	539,948	1,766,677
2053	87/88	150,969	0	0	99,863	0	0	0	250,832	576,760	576,760	1,441,556
2054	88/89	154,819	0	0	78,715	0	0	0	233,534	586,079	586,079	1,084,441

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Year	Age	Income Flows	Social Security Disability	Investment Income	Planned Distributions	Other Inflows	Existing Disability Benefits	Additional Disability Benefits	Total Inflows	Total Expenses	Total Outflows	Total Portfolio Assets
2055	89/90	158,767	0	0	52,451	0	0	0	211,218	607,362	607,362	682,874
2056	90/91	162,815	0	0	16,438	350,000	0	0	529,253	539,600	539,600	404,794
2057	91/92	83,532	0	0	0	0	0	0	83,532	497,690	497,690	3,326

Draft

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LTC Gap Analysis

Base Facts with LTC is Needed - Client

Prepared for Jack and Jill Johnson

This analysis reflects the cash flow gap created by a long term care event, as well as the potential insurance solution to cover all or part of that gap.

The long term care event for Jack is assumed to start in 2013 when Jack is age 47 and last through lifetime (2056). The assumed cost of long term care is \$0 per year in today's dollars and is assumed to grow at 2.55% each year starting .

Existing long term care insurance provides a current benefit of \$0.

Your cash flow and desired remaining asset goal can be achieved with additional coverage providing \$265,000 per year in current benefits and projected to pay \$265,000 per year when care begins.

The result above assumes a policy with the following characteristics:

- Cost of Living Adjustment 0.00% (Compound)
- Maximum Benefit Period 5 Years
- COLA Period: None
- Benefit is Not Taxable

SUMMARY

Long Term Care Period
Age 47 - 90 (2013-2056)

Existing Benefits (2013)
\$0

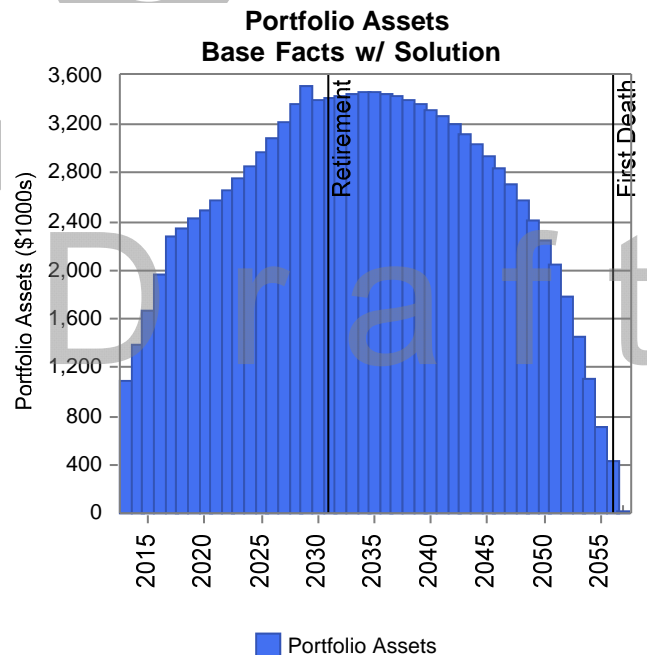
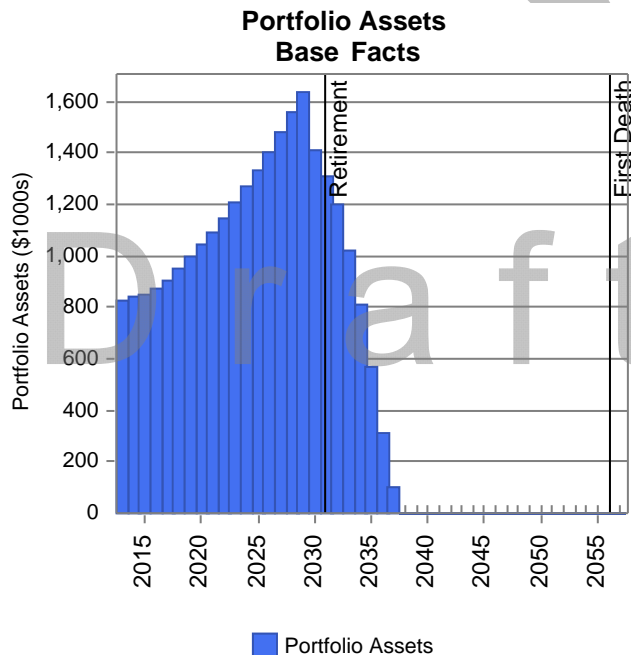
Additional Coverage
\$265,000 (today's \$)
\$265,000 (2013)

Unfunded Years
20 (current)
0 (new)

Remainder Assets (2057)
(\$5,211,774) (current)
\$20,476 (new)

Portfolio Assets

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



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LTC Gap Analysis

Base Facts with LTC is Needed - Client

Prepared for Jack and Jill Johnson

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Additional LTC Benefits	Total Inflows	Additional LTC Expenses	Total Outflows	Total Portfolio Assets
2013	47/48	\$250,000	\$0	\$0	\$0	\$265,000	\$515,000	\$0	\$434,346	\$1,095,412
2014	48/49	256,376	0	0	0	265,000	521,376	0	343,134	1,379,577
2015	49/50	262,913	0	0	107,198	265,000	635,111	0	355,336	1,665,842
2016	50/51	269,617	0	0	22,511	265,000	557,128	0	346,613	1,971,675
2017	51/52	276,493	0	0	23,637	265,000	565,130	0	355,919	2,282,717
2018	52/53	283,543	0	0	24,820	0	308,363	0	348,503	2,351,395
2019	53/54	290,773	0	0	26,060	0	316,833	0	338,644	2,419,837
2020	54/55	298,187	0	0	27,362	0	325,549	0	347,586	2,493,497
2021	55/56	305,791	0	0	0	0	305,791	0	356,007	2,573,546
2022	56/57	313,588	0	0	0	0	313,588	0	365,727	2,660,806
2023	57/58	321,585	0	0	0	0	321,585	0	375,809	2,755,792
2024	58/59	329,785	0	0	0	0	329,785	0	386,203	2,859,118
2025	59/60	338,195	0	0	0	0	338,195	0	397,017	2,971,354
2026	60/61	346,819	0	0	0	0	346,819	0	408,205	3,093,180
2027	61/62	355,663	0	0	0	0	355,663	0	419,824	3,225,284
2028	62/63	364,733	0	0	0	0	364,733	0	431,891	3,368,412
2029	63/64	374,034	0	0	0	0	374,034	0	444,408	3,523,387
2030	64/65	42,274	0	0	0	0	42,274	0	403,798	3,393,790
2031	65/66	86,757	0	0	0	0	86,757	0	301,368	3,416,902

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Additional LTC Benefits	Total Inflows	Additional LTC Expenses	Total Outflows	Total Portfolio Assets
2032	66/67	88,969	0	0	0	0	88,969	0	310,570	3,437,599
2033	67/68	91,238	0	0	0	0	91,238	0	316,000	3,453,809
2034	68/69	93,565	0	0	0	0	93,565	0	321,351	3,465,180
2035	69/70	95,951	0	22,598	0	0	118,549	0	333,543	3,464,359
2036	70/71	98,398	0	42,299	0	0	140,697	0	344,881	3,451,615
2037	71/72	100,907	0	45,130	0	0	146,037	0	351,469	3,430,715
2038	72/73	103,480	0	48,154	0	0	151,634	0	357,950	3,401,013
2039	73/74	106,119	0	51,382	0	0	157,501	0	361,712	3,364,521
2040	74/75	108,825	0	54,827	0	0	163,652	0	370,129	3,319,623
2041	75/76	111,600	0	58,508	0	0	170,108	0	378,713	3,265,676
2042	76/77	114,446	0	62,279	0	0	176,725	0	387,563	3,201,893
2043	77/78	117,364	0	66,317	0	0	183,681	0	396,589	3,127,525
2044	78/79	120,356	0	70,582	0	0	190,938	0	405,723	3,041,843
2045	79/80	123,425	0	74,935	0	0	198,360	0	414,934	2,944,095
2046	80/81	126,573	0	79,539	0	0	206,112	0	424,330	2,833,383
2047	81/82	129,801	0	84,405	0	0	214,206	0	433,887	2,708,762
2048	82/83	133,111	0	89,545	0	0	222,656	0	443,635	2,569,203
2049	83/84	136,505	0	94,968	0	0	231,473	0	453,556	2,413,624
2050	84/85	139,985	0	100,350	0	0	240,335	0	463,544	2,240,976
2051	85/86	143,555	0	105,619	0	0	249,174	0	469,965	2,050,224
2052	86/87	147,215	0	111,084	0	0	258,299	0	534,761	1,785,587
2053	87/88	150,969	0	101,377	0	0	252,346	0	577,411	1,461,367
2054	88/89	154,819	0	80,273	0	0	235,092	0	585,659	1,106,254

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Additional LTC Benefits	Total Inflows	Additional LTC Expenses	Total Outflows	Total Portfolio Assets
2055	89/90	158,767	0	54,441	0	0	213,208	0	607,769	705,589
2056	90/91	162,815	0	18,541	350,000	0	531,356	0	546,518	421,944
2057	91/92	83,532	0	0	0	0	83,532	0	497,690	20,476

Draft

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Basics of Human Life Value

Prepared for Jack and Jill Johnson

How much Life Insurance do I Need?

Anyone preparing to buy life insurance has asked this question and there is no single answer. Several different methodologies ranging from the complex to the overly-simple have been developed over time. Human Life Value (HLV) is one such methodology. HLV calculates the economic value of a person's life and is heavily based on the individual's earning ability. The HLV result is the amount a family would require to replace future lost income and other economic benefits provided by the decedent in order to maintain the same standard of living had the death not occurred. The basis of the HLV calculation is the present value of future lost income.

The HLV Concept

A person's economic contribution to the family starts with his or her expected earnings through the expected retirement date. In the HLV methodology, this lost income is present valued back using an assumed discount rate. It is important to keep in mind other financial benefits that should also be replaced such as the value of work-place benefits. For example, if health insurance is provided and paid for (even in part) by the employer, then that value should be included in the analysis either by adding it to the lost income or factoring it in as part of expense adjustments.

In addition to lost income, a family's expenses might change due to the death of one of the breadwinners. Child care costs might increase substantially as well as health care costs and other lost benefits. Certain other expenses might be reduced such as the need for extra cars or lifestyle expenses that were unique to the decedent. If deemed significant enough, positive and negative expense adjustments can be netted out, present valued, and factored into the HLV equation.

Why HLV?

The HLV methodology has existed since the 1920s and has recently become more widely used due to advantages it provides compared to other methodologies. HLV does not take current wealth or asset levels into consideration, but rather, seeks to replace a person's full economic value to his or her family.

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Human Life Value

Base Facts with Premature Death - Client

Prepared for Jack and Jill Johnson

The Human Life Value (HLV) methodology estimates how much life insurance is needed in order to replace the value of future lost income for a decedent's family.

Based on the assumed death of Jack in 2013, when Jack is age 47, lost pre-tax income will start at \$205,100 in 2014 and grow to a cumulative loss of \$4,297,355 by retirement at age 65. Using a 5.80% discount rate produces a present value of future lost income of \$2,597,719.

Jack's death is also assumed to create a cumulative expense increase over those same years of \$7,772 which has a present value of \$2,802.

The present value of the lost income combined with the present value of the expense adjustment creates a Human Life Value of \$2,600,521.

SUMMARY

Income Lost
(2014-2031)
\$4,297,355

Human Life Value
\$2,600,521

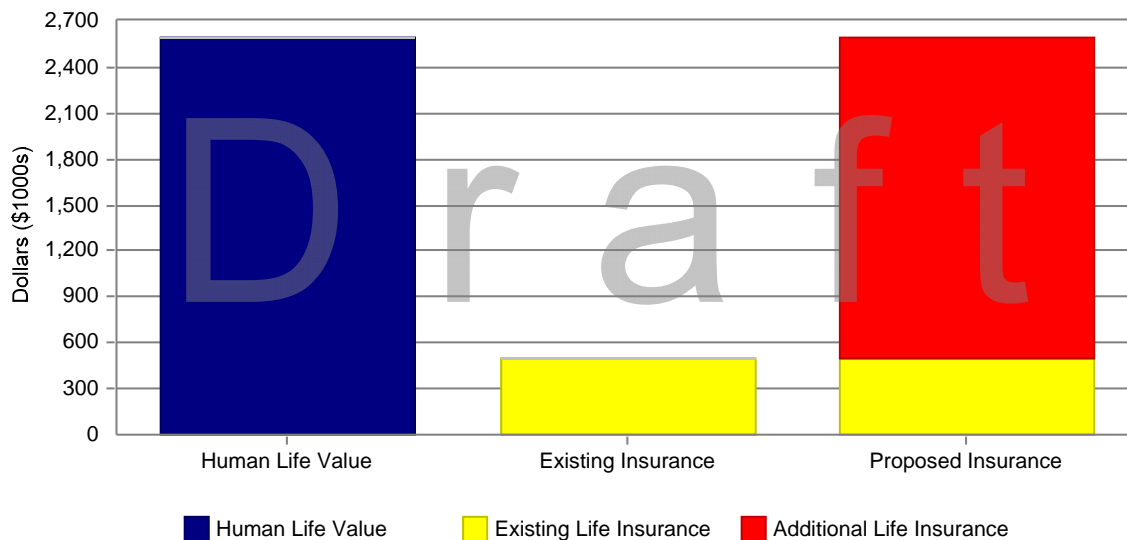
Life Insurance
\$500,000 (existing)
\$2,100,521 (additional)

Jack's death in 2013 results in a Human Life Value loss of \$2,600,521. Current life insurance on Jack is \$500,000 resulting in the need for \$2,100,521 of additional life insurance.

Human Life Value

The chart below compares your Human Life Value to your current coverage and additional need.

Human Life Value vs. Life Insurance



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Human Life Value Survivor Assets

Base Facts with Premature Death - Spouse

Prepared for Jack and Jill Johnson

This report reflects the fluctuation in total portfolio assets during the surviving spouse's lifetime if additional insurance is purchased based on the Human Life Value methodology. Also reflected is the present value equivalent of those assets over time.

With additional insurance, portfolio assets are projected to be **\$3,979,074** at the beginning of **2014**, the year after **Jill's** death. Portfolio assets include **\$3,099,994** of life insurance benefits payable to **Jack**.

These assets, combined with their projected investment growth and additional savings are projected to produce **\$19,147,289** in total withdrawals over the survivor period. Remaining portfolio assets are projected to be **\$29,413,828** which has a present value of **\$2,604,161**.

Jill's additional **\$2,574,994** of life insurance results in **\$3,979,074** of portfolio assets for the family. Remaining portfolio assets in **2056** are projected to be **\$29,413,828** which is a present value of **\$2,604,161**.

SUMMARY

Additional Insurance
\$2,574,994

Existing Insurance
\$525,000

Portfolio Assets (2056)
(\$4,864,030) (current)
\$29,413,828 (new)

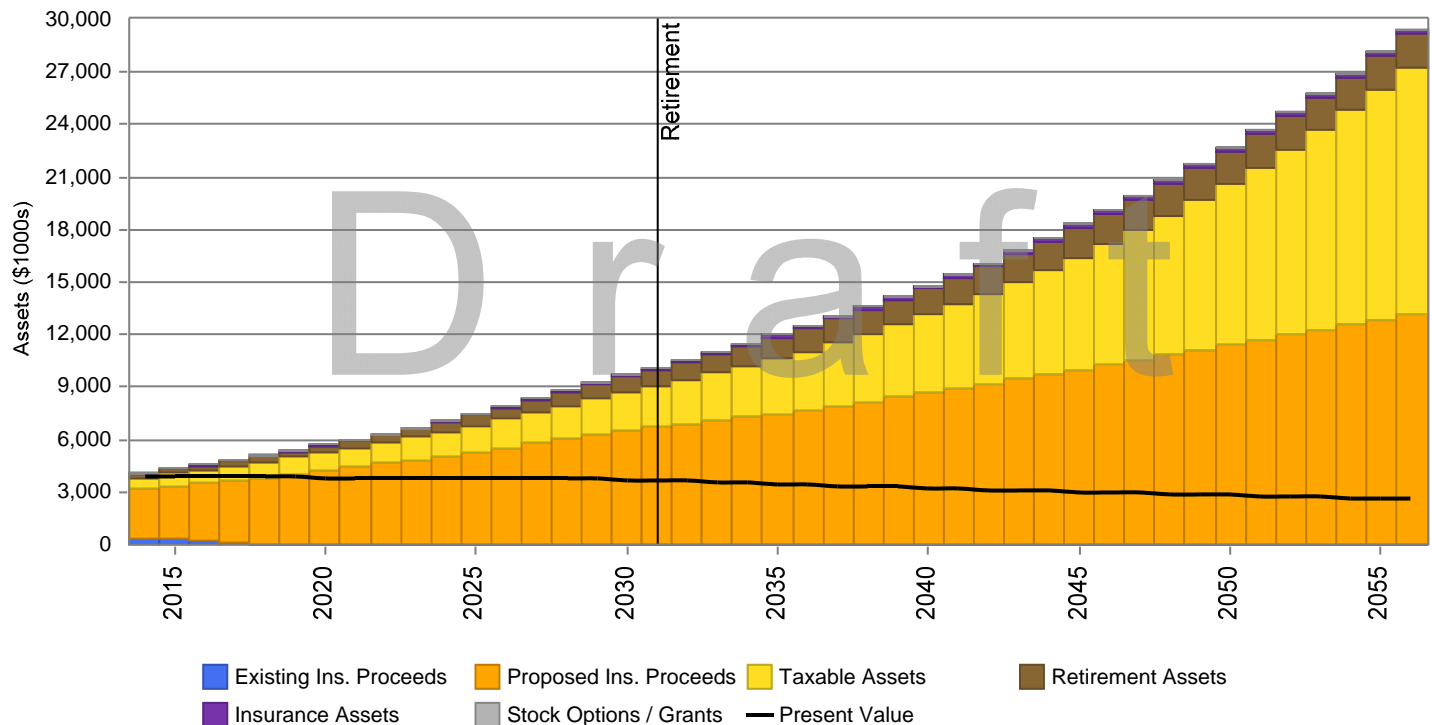
Present Value
Portfolio Assets (2056)
(\$430,638) (current)
\$2,604,161 (new)

Present value calculation assumes a **5.80%** discount rate.

Human Life Value

The chart below shows portfolio assets in future dollars and present value dollars during the survivor period.

Survivor's Assets



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Human Life Value Survivor Assets

Base Facts with Premature Death - Spouse

Prepared for Jack and Jill Johnson

Year	Age	Living Expenses	Other Expenses	Total Outflows	Present Value Total Outflows	Total Portfolio Assets	Present Value Total Portfolio Assets
2014	48/49	\$153,825	\$208,665	\$362,490	\$342,618	\$4,171,376	\$3,942,699
2015	49/50	157,748	220,667	378,415	338,063	4,375,283	3,908,722
2016	50/51	161,771	206,794	368,565	311,213	4,594,303	3,879,383
2017	51/52	165,896	215,973	381,869	304,770	4,831,028	3,855,644
2018	52/53	170,126	208,294	378,420	285,460	5,104,400	3,850,493
2019	53/54	174,464	199,922	374,386	266,935	5,389,627	3,842,773
2020	54/55	178,913	209,224	388,137	261,568	5,690,549	3,834,904
2021	55/56	183,475	219,404	402,879	256,619	6,007,654	3,826,657
2022	56/57	188,154	229,331	417,485	251,345	6,341,629	3,817,946
2023	57/58	192,952	239,396	432,348	246,024	6,693,708	3,808,992
2024	58/59	197,872	249,604	447,476	240,673	7,065,220	3,799,998
2025	59/60	202,918	260,055	462,973	235,357	7,457,498	3,791,099
2026	60/61	208,092	270,782	478,874	230,095	7,871,950	3,782,410
2027	61/62	213,398	281,834	495,232	224,910	8,310,046	3,774,019
2028	62/63	218,840	293,292	512,132	219,835	8,773,294	3,765,977
2029	63/64	224,420	305,168	529,588	214,866	9,263,305	3,758,333
2030	64/65	230,143	417,940	648,083	248,527	9,681,342	3,712,609
2031	65/66	236,012	173,266	409,278	148,346	10,095,756	3,659,290
2032	66/67	242,030	180,314	422,344	144,690	10,530,644	3,607,674
2033	67/68	248,202	187,609	435,811	141,119	10,987,214	3,557,740
2034	68/69	254,531	195,448	449,979	137,719	11,466,466	3,509,381
2035	69/70	261,022	203,818	464,840	134,468	11,969,496	3,462,511
2036	70/71	267,678	229,407	497,085	135,913	12,480,795	3,412,494
2037	71/72	274,504	240,518	515,022	133,097	13,015,621	3,363,635
2038	72/73	281,504	252,217	533,721	130,368	13,575,086	3,315,896
2039	73/74	288,682	264,550	553,232	127,726	14,160,337	3,269,236
2040	74/75	296,043	277,570	573,613	125,172	14,772,556	3,223,611
2041	75/76	303,592	291,317	594,909	122,702	15,412,967	3,178,978

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Year	Age	Living Expenses	Other Expenses	Total Outflows	Present Value Total Outflows	Total Portfolio Assets	Present Value Total Portfolio Assets
2042	76/77	311,334	305,840	617,174	120,316	16,082,840	3,135,295
2043	77/78	319,273	321,065	640,338	117,988	16,783,617	3,092,541
2044	78/79	327,414	337,296	664,710	115,765	17,516,535	3,050,651
2045	79/80	335,763	354,308	690,071	113,593	18,283,153	3,009,607
2046	80/81	344,325	372,293	716,618	111,496	19,084,951	2,969,368
2047	81/82	353,105	391,305	744,410	109,471	19,923,463	2,929,895
2048	82/83	362,109	411,414	773,523	107,516	20,800,263	2,891,149
2049	83/84	371,343	432,683	804,026	105,630	21,716,983	2,853,090
2050	84/85	380,812	455,187	835,999	103,809	22,675,295	2,815,680
2051	85/86	390,523	478,660	869,183	102,013	23,677,261	2,778,920
2052	86/87	400,481	503,450	903,931	100,275	24,724,744	2,742,779
2053	87/88	410,693	529,323	940,016	98,562	25,819,973	2,707,254
2054	88/89	421,166	556,556	977,722	96,895	26,965,064	2,672,324
2055	89/90	431,906	585,319	1,017,225	95,284	28,162,121	2,637,955
2056	90/91	442,920	615,175	1,058,095	93,679	29,413,828	2,604,161

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Human Life Value Summary

Base Facts with Premature Death - Client

Prepared for Jack and Jill Johnson

The following is a summary of the relevant details and assumptions used in the Human Life Value calculations. It also displays any current life insurance policies insuring the assumed decedent.

Human Life Value Assumptions

Net Expense Decrease in 2014	\$2
Expense Inflation Rate	2.55%
Present Value Discount Rate	5.80%

Lost Income Sources

Bonus for Jack

Amount in 2013: \$50,000	Indexed at: Consumer Price Index (2.55%)
Starts: Calendar Year 2008	Ends: Client's Retirement (age 65 in 2031)

Salary for Jack

Amount in 2013: \$150,000	Indexed at: Consumer Price Index (2.55%)
Starts: Calendar Year 2008	Ends: Client's Retirement (age 65 in 2031)

Existing Insurance on Jack

Group Life for Jack

Death Benefit: \$150,000	Purchase Date: 3/10/2000
Type: Term	Term Period: 20 years
Annual Premium: \$200	Premium Term: LifeTime
Primary Beneficiaries:	
Jill Johnson (100.00%)	
Contingent Beneficiaries:	
Bert Johnson (50.00%)	Ernie Johnson (50.00%)

Whole Life for Jack

Death Benefit: \$350,000	Purchase Date: 3/10/2005
Type: Whole	Term Period: n/a
Annual Premium: \$0	Premium Term: LifeTime
Primary Beneficiaries:	
Jill Johnson (100.00%)	
Contingent Beneficiaries:	
Bert Johnson (50.00%)	Ernie Johnson (50.00%)

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Current Estate Plan

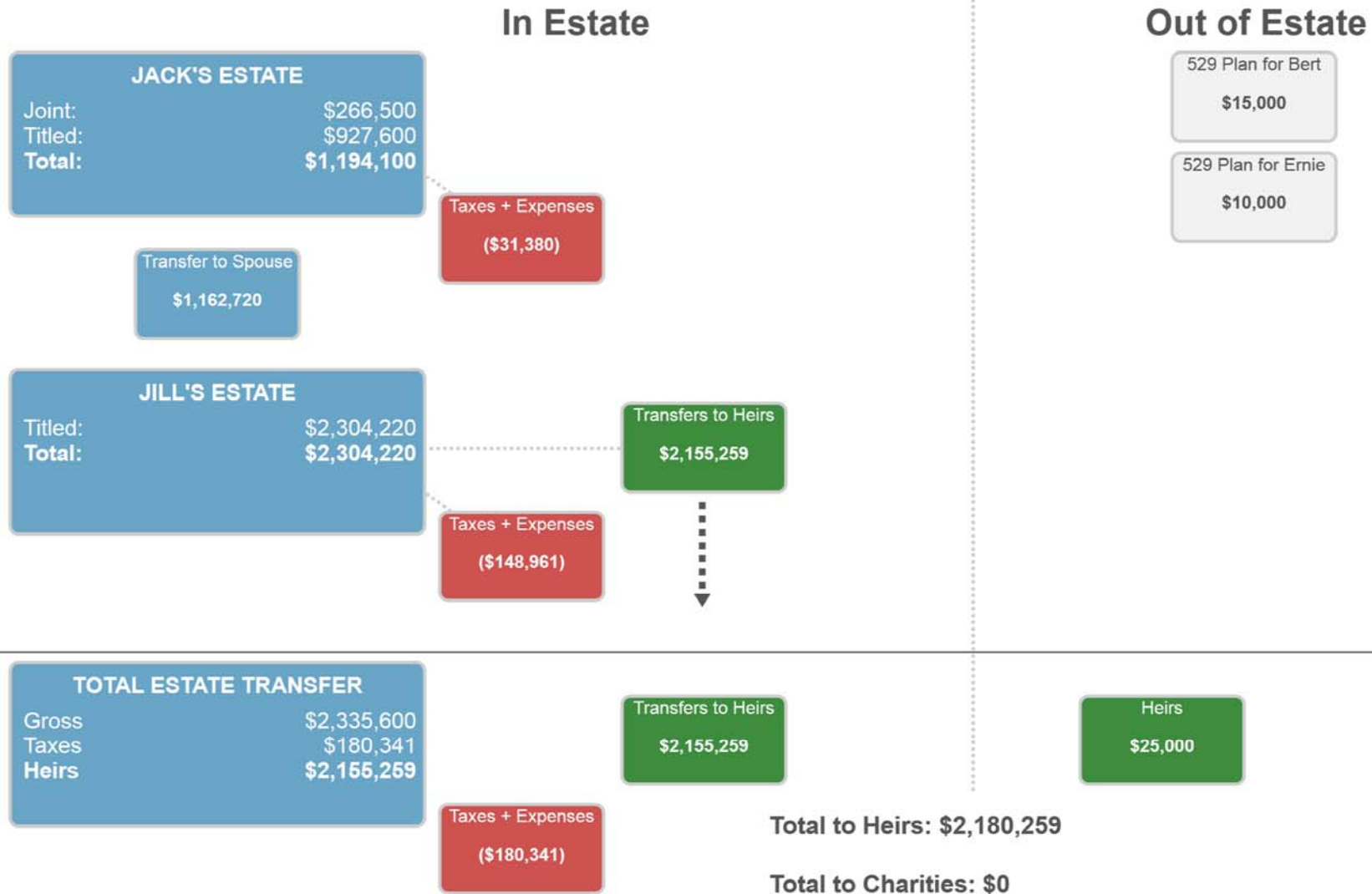
Draft

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Estate Flow Chart

Base Facts as of May 14, 2013

Prepared for Jack and Jill Johnson



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Estate Flow Chart

Base Facts as of May 14, 2013

Prepared for Jack and Jill Johnson

JACK'S ESTATE

Estate Value

401(k) for Jack	\$100,000
Auto Property	\$35,000
Checking Account	\$28,500
Group Life for Jack	\$150,000
Home Equity Loan	(\$17,000)
NQ Stock Options	\$27,600
Personal Property (Jewelry & Art)	\$37,500
Personal Residence	\$182,500
Regular Equity Investment for Jack	\$300,000
Whole Life for Jack	\$350,000

Estate Value: \$1,194,100

Transfers to Spouse

401(k) for Jack	\$100,000
Auto Property	\$35,000
Checking Account	\$28,500
Group Life for Jack	\$150,000
Home Equity Loan	(\$17,000)
NQ Stock Options	\$27,600
Personal Property (Jewelry & Art)	\$37,500
Personal Residence	\$182,500
Probate & Final Expenses	(\$31,380)
Regular Equity Investment for Jack	\$300,000
Whole Life for Jack	\$350,000

Transfers to Spouse: \$1,162,720

Taxes & Expenses

Probate & Final Expenses	(\$31,380)
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Taxes & Expenses: (\$31,380)

JILL'S ESTATE

Estate Value

401(k) for Jack	\$100,000
401(k) for Jill	\$50,000
Auto Property	\$70,000
Checking Account	\$57,000
Group Life for Jack	\$150,000
Group Life for Jill	\$175,000
Home Equity Loan	(\$34,000)
NQ Stock Options	\$27,600
Personal Property (Jewelry & Art)	\$75,000
Personal Residence	\$365,000
Probate & Final Expenses	(\$31,380)
Regular Equity Investment for Jack	\$300,000
Regular Equity Investment for Jill	\$300,000
Whole Life for Jack	\$350,000
Whole Life for Jill	\$350,000

Estate Value: \$2,304,220

Transfers to Heirs

Bert Johnson	\$1,077,630
Ernie Johnson	\$1,077,629

Transfers to Heirs: \$2,155,259

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Taxes & Expenses

Income Tax on IRD	(\$52,500)
Probate & Final Expenses	(\$96,461)
Taxes & Expenses:	(\$148,961)

OUT OF ESTATE**Out of Estate**

529 Plan for Bert	\$15,000
529 Plan for Ernie	\$10,000
Out of Estate:	\$25,000

Draft

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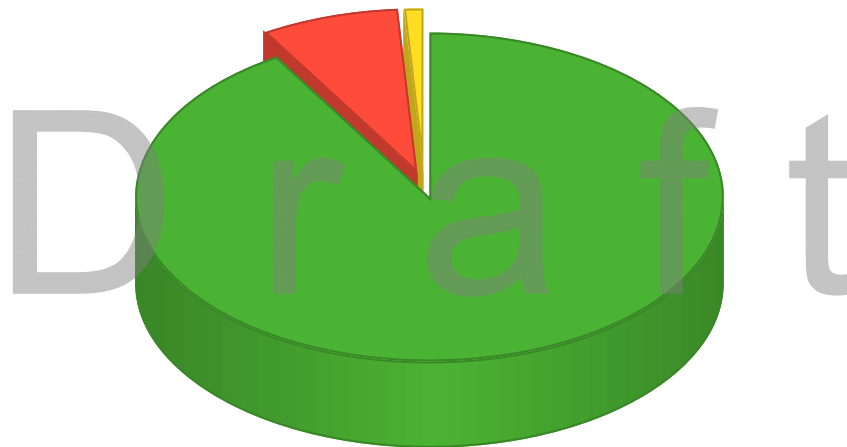
Estate Transfer

Base Facts as of May 14, 2013

Prepared for Jack and Jill Johnson

The Estate Transfer report shows the projected value of assets inside and outside of your estate, the reduction in value due to transfer taxes, and the net amount to your heirs.

Estate Transfer Value and Costs - Current Year (2013)



■ Net To Heirs (91.30%) ■ Taxes & Expenses (7.64%) ■ Heirs Assets (1.06%)

DETAILS

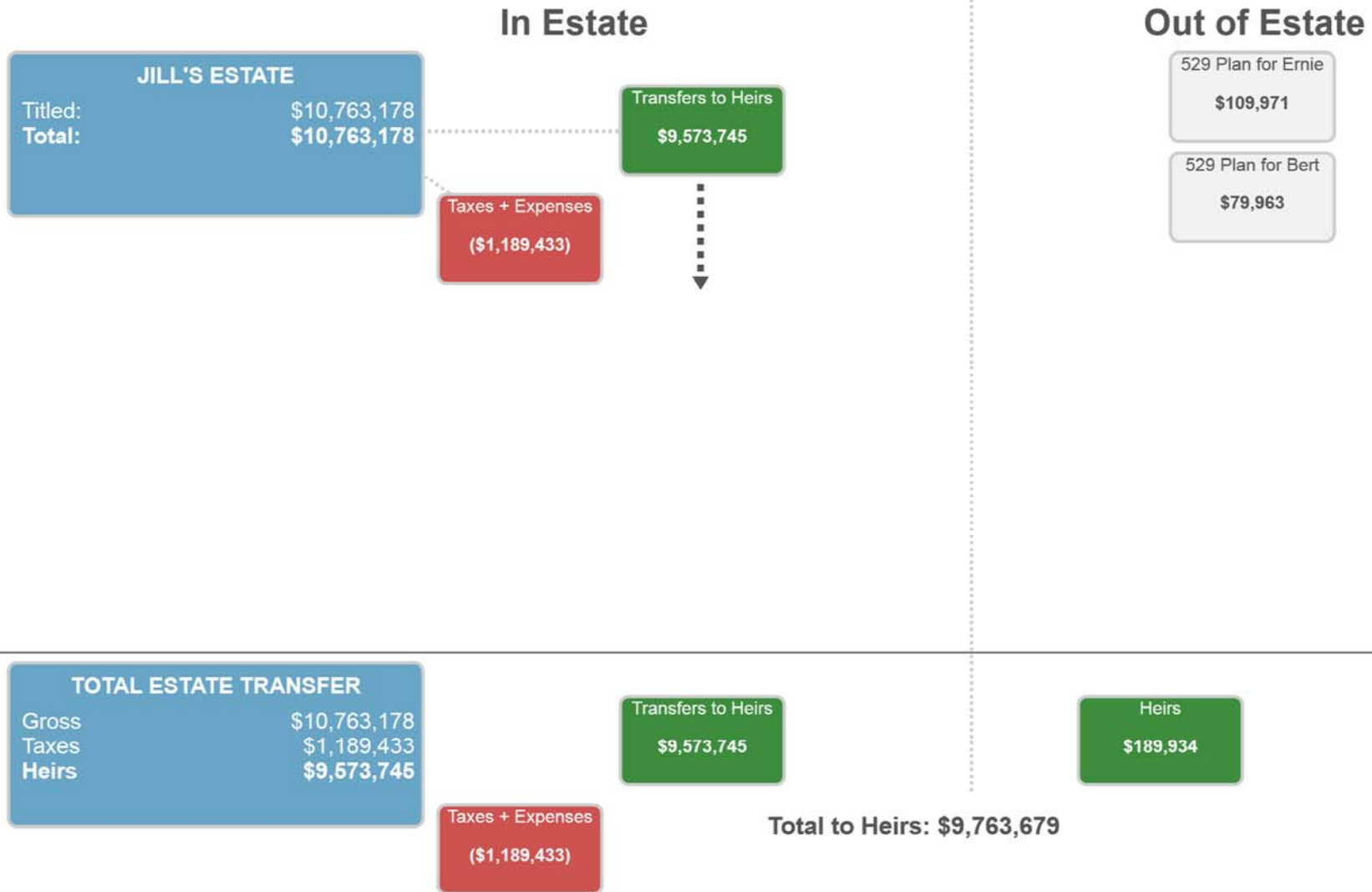
Year:	as of Jan 01, 2013		
Gross Assets:	\$2,360,600		100.0%
Gross Estate:	\$2,335,600		
Taxes & Expenses:	\$180,341		7.6%
Net To Heirs:	\$2,155,259		91.3%
Assets Transferred to Heirs:	\$25,000		1.1%
Total to Heirs:	\$2,180,259		

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Estate Flow Chart

Base Facts in Last Year (2057)

Prepared for Jack and Jill Johnson



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Estate Flow Chart

Base Facts in Last Year (2057)

Prepared for Jack and Jill Johnson

JILL'S ESTATE

Estate Value

Life Insurance	\$350,000
Personal Property	\$187,360
Qualified Retirement	\$2,179,242
Real Estate	\$2,328,986
Taxable Investments	\$5,717,590
Estate Value:	\$10,763,178

Transfers to Heirs

Bert Johnson	\$4,786,874
Ernie Johnson	\$4,786,871
Transfers to Heirs:	\$9,573,745

Taxes & Expenses

Income Tax on IRD	(\$762,735)
Probate & Final Expenses	(\$426,698)
Taxes & Expenses:	(\$1,189,433)

OUT OF ESTATE

Out of Estate

529 Plan for Bert	\$79,963
529 Plan for Ernie	\$109,971
Out of Estate:	\$189,934

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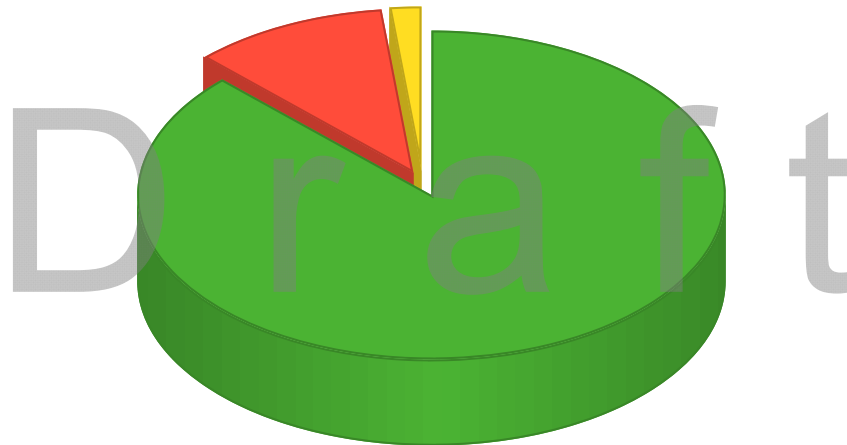
Estate Transfer

Base Facts in Last Year (2057)

Prepared for Jack and Jill Johnson

The Estate Transfer report shows the projected value of assets inside and outside of your estate, the reduction in value due to transfer taxes, and the net amount to your heirs.

Estate Transfer Value and Costs - Last Year (2057)



■ Net To Heirs (87.41%) ■ Taxes & Expenses (10.86%) ■ Heirs Assets (1.73%)

DETAILS

Year:	2057	
Gross Assets:	\$10,953,111	100.0%
Gross Estate:	\$10,763,178	
Taxes & Expenses:	\$1,189,432	10.9%
Net To Heirs:	\$9,573,745	87.4%
Assets Transferred to Heirs:	\$189,934	1.7%
Total to Heirs:	\$9,763,679	

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Insurance Liquidity

Base Facts (All Years)

Prepared for Jack and Jill Johnson

Estate liquidity is the ability of your life insurance and/or liquid assets to cover the expenses associated with settling your estate. You can determine whether or not your heirs will face a deficit situation by looking at estate taxes and expenses as compared to the resources available to pay them. The chart and table below show the expected expenses and resources associated with settling your estate.

You are projected to have an estate liquidity surplus of **\$826,320** in 2013.

ASSUMPTIONS

- **Jack and Jill Johnson** die simultaneously in each year analyzed.
- Resources available include **insurance only**.

Resources available at **Jack and Jill Johnson's** death in **2013** are:

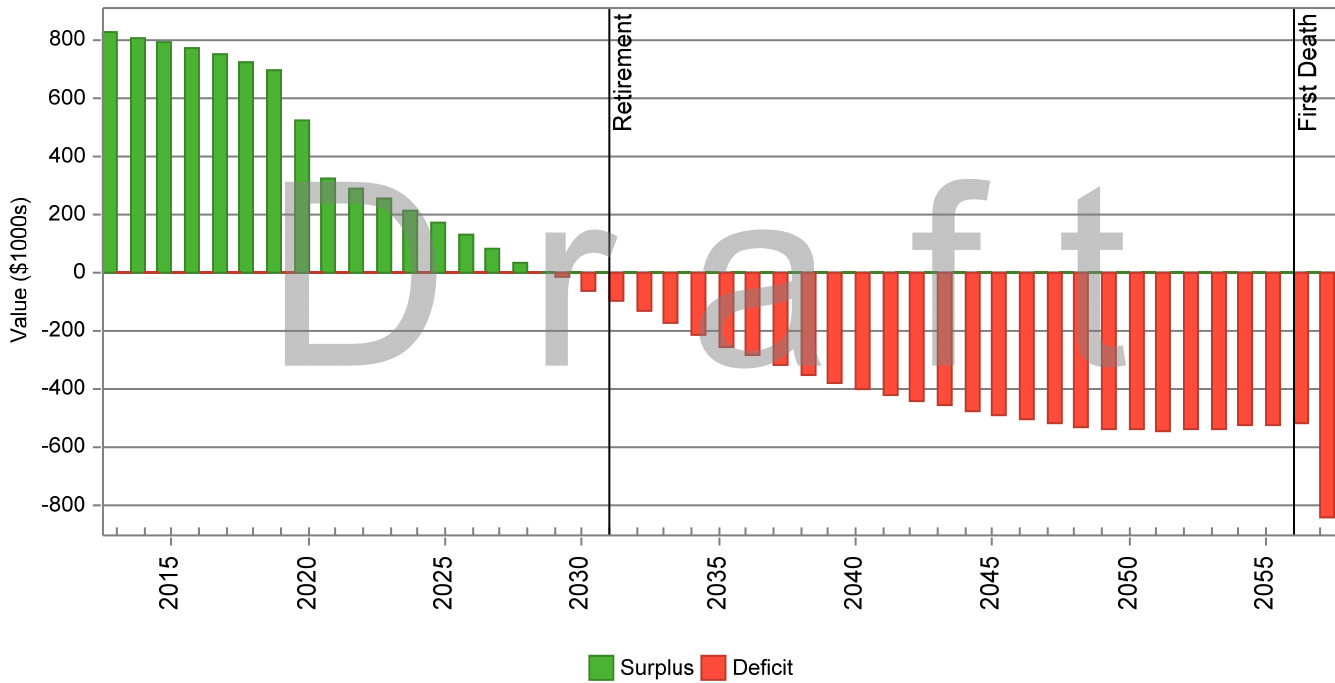
- Insurance proceeds on Jack's life will total **\$500,000**.
- Insurance proceeds on Jill's life will total **\$525,000**.
- Portfolio assets will total **\$939,162**.

Expected estate expenses at **Jack and Jill Johnson's** death in **2013** are:

- Income tax on IRD, skip gift tax and/or estate taxes will total **\$62,942**.
- Probate and expenses will total **\$135,738**.

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Year by Year Estate Surplus / Deficit



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Insurance Liquidity

Base Facts (All Years)

Prepared for Jack and Jill Johnson

Year	Age	Insurance In Estate	Insurance Out Of Estate	Total Insurance Benefit	Total Transfer Cost	Surplus / Deficit
2013	47/48	\$1,025,000	\$0	\$1,025,000	\$198,680	\$826,320
2014	48/49	1,025,000	0	1,025,000	218,056	806,944
2015	49/50	1,025,000	0	1,025,000	233,546	791,454
2016	50/51	1,025,000	0	1,025,000	255,167	769,833
2017	51/52	1,025,000	0	1,025,000	278,287	746,713
2018	52/53	1,025,000	0	1,025,000	303,894	721,106
2019	53/54	1,025,000	0	1,025,000	329,653	695,347
2020	54/55	875,000	0	875,000	349,675	525,325
2021	55/56	700,000	0	700,000	380,476	319,524
2022	56/57	700,000	0	700,000	413,414	286,586
2023	57/58	700,000	0	700,000	448,624	251,376
2024	58/59	700,000	0	700,000	486,265	213,735
2025	59/60	700,000	0	700,000	526,500	173,500
2026	60/61	700,000	0	700,000	569,432	130,568
2027	61/62	700,000	0	700,000	615,244	84,756
2028	62/63	700,000	0	700,000	664,121	35,879
2029	63/64	700,000	0	700,000	716,268	(16,268)
2030	64/65	700,000	0	700,000	759,549	(59,549)
2031	65/66	700,000	0	700,000	794,554	(94,554)
2032	66/67	700,000	0	700,000	832,039	(132,039)
2033	67/68	700,000	0	700,000	872,203	(172,203)
2034	68/69	700,000	0	700,000	915,253	(215,253)
2035	69/70	700,000	0	700,000	954,274	(254,274)
2036	70/71	700,000	0	700,000	984,398	(284,398)
2037	71/72	700,000	0	700,000	1,015,349	(315,349)
2038	72/73	700,000	0	700,000	1,047,100	(347,100)
2039	73/74	700,000	0	700,000	1,076,290	(376,290)
2040	74/75	700,000	0	700,000	1,097,698	(397,698)
2041	75/76	700,000	0	700,000	1,118,362	(418,362)
2042	76/77	700,000	0	700,000	1,138,102	(438,102)
2043	77/78	700,000	0	700,000	1,156,761	(456,761)
2044	78/79	700,000	0	700,000	1,174,100	(474,100)
2045	79/80	700,000	0	700,000	1,189,985	(489,985)
2046	80/81	700,000	0	700,000	1,204,172	(504,172)
2047	81/82	700,000	0	700,000	1,216,397	(516,397)
2048	82/83	700,000	0	700,000	1,226,364	(526,364)
2049	83/84	700,000	0	700,000	1,233,778	(533,778)
2050	84/85	700,000	0	700,000	1,238,403	(538,403)
2051	85/86	700,000	0	700,000	1,240,432	(540,432)
2052	86/87	700,000	0	700,000	1,239,185	(539,185)
2053	87/88	700,000	0	700,000	1,234,301	(534,301)
2054	88/89	700,000	0	700,000	1,225,387	(525,387)
2055	89/90	700,000	0	700,000	1,222,823	(522,823)
2056	90/91	700,000	0	700,000	1,218,543	(518,543)
2057	91/92	350,000	0	350,000	1,189,432	(839,432)

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Liquidity of Insurance and Portfolio Assets

Base Facts (All Years)

Prepared for Jack and Jill Johnson

Estate liquidity is the ability of your life insurance and/or liquid assets to cover the expenses associated with settling your estate. You can determine whether or not your heirs will face a deficit situation by looking at estate taxes and expenses as compared to the resources available to pay them. The chart and table below show the expected expenses and resources associated with settling your estate.

You are projected to have an estate liquidity surplus of **\$1,765,482** in **2013**.

ASSUMPTIONS

- **Jack and Jill Johnson** die simultaneously in each year analyzed.
- Resources available include **insurance and portfolio assets**.

Resources available at **Jack and Jill Johnson's** death in **2013** are:

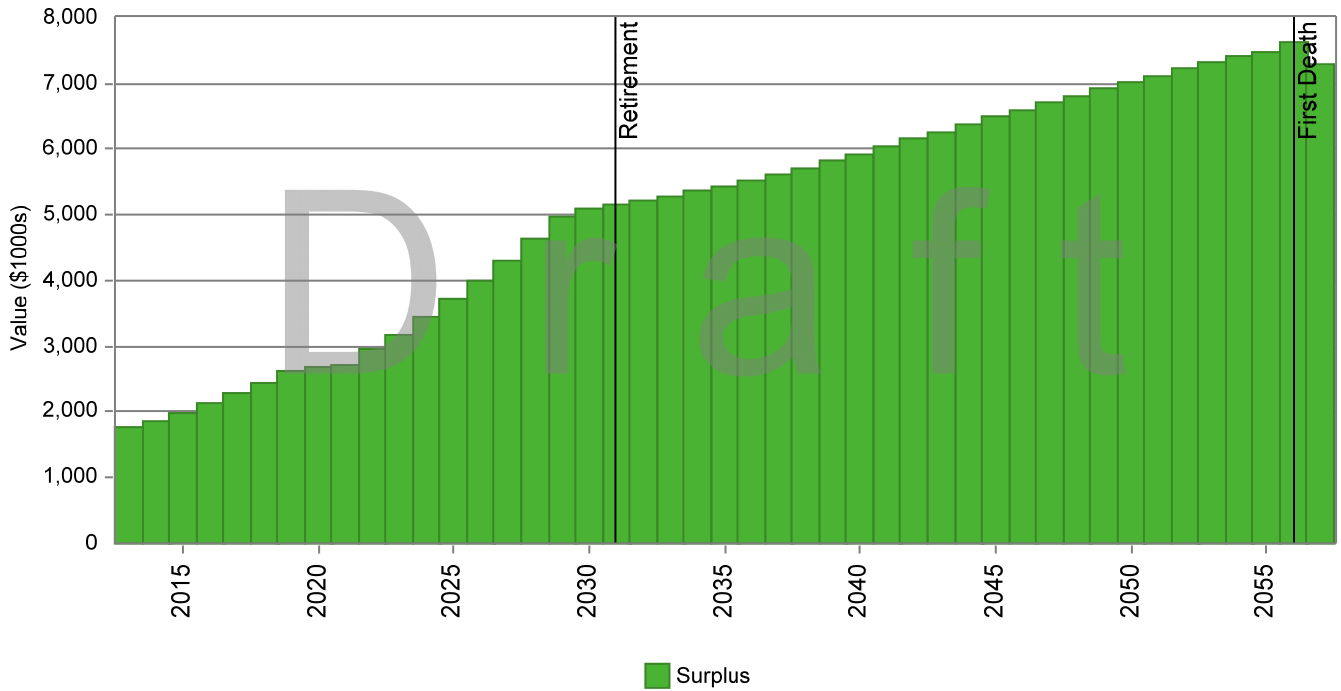
- Insurance proceeds on Jack's life will total **\$500,000**.
- Insurance proceeds on Jill's life will total **\$525,000**.
- Portfolio assets will total **\$939,162**.

Expected estate expenses at **Jack and Jill Johnson's** death in **2013** are:

- Income tax on IRD, skip gift tax and/or estate taxes will total **\$62,942**.
- Probate and expenses will total **\$135,738**.

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Year by Year Estate Surplus / Deficit



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Liquidity of Insurance and Portfolio Assets

Base Facts (All Years)

Prepared for Jack and Jill Johnson

Year	Age	Insurance In Estate	Insurance Out Of Estate	Total Insurance Benefit	Total Portfolio Assets	Total Transfer Cost	Surplus / Deficit
2013	47/48	\$1,025,000	\$0	\$1,025,000	\$939,162	\$198,680	\$1,765,482
2014	48/49	1,025,000	0	1,025,000	1,066,847	218,056	1,873,791
2015	49/50	1,025,000	0	1,025,000	1,200,295	233,546	1,991,749
2016	50/51	1,025,000	0	1,025,000	1,361,324	255,167	2,131,157
2017	51/52	1,025,000	0	1,025,000	1,533,690	278,287	2,280,403
2018	52/53	1,025,000	0	1,025,000	1,735,833	303,894	2,456,939
2019	53/54	1,025,000	0	1,025,000	1,944,448	329,653	2,639,795
2020	54/55	875,000	0	875,000	2,167,911	349,675	2,693,236
2021	55/56	700,000	0	700,000	2,407,906	380,476	2,727,430
2022	56/57	700,000	0	700,000	2,664,559	413,414	2,951,145
2023	57/58	700,000	0	700,000	2,938,851	448,624	3,190,227
2024	58/59	700,000	0	700,000	3,231,933	486,265	3,445,668
2025	59/60	700,000	0	700,000	3,544,942	526,500	3,718,442
2026	60/61	700,000	0	700,000	3,877,778	569,432	4,008,346
2027	61/62	700,000	0	700,000	4,231,595	615,244	4,316,351
2028	62/63	700,000	0	700,000	4,607,592	664,121	4,643,471
2029	63/64	700,000	0	700,000	5,007,074	716,268	4,990,806
2030	64/65	700,000	0	700,000	5,147,609	759,549	5,088,060
2031	65/66	700,000	0	700,000	5,246,976	794,554	5,152,422
2032	66/67	700,000	0	700,000	5,352,282	832,039	5,220,243
2033	67/68	700,000	0	700,000	5,464,170	872,203	5,291,967
2034	68/69	700,000	0	700,000	5,583,329	915,253	5,368,076
2035	69/70	700,000	0	700,000	5,703,202	954,274	5,448,928
2036	70/71	700,000	0	700,000	5,818,948	984,398	5,534,550
2037	71/72	700,000	0	700,000	5,940,109	1,015,349	5,624,760
2038	72/73	700,000	0	700,000	6,067,071	1,047,100	5,719,971
2039	73/74	700,000	0	700,000	6,200,283	1,076,290	5,823,993
2040	74/75	700,000	0	700,000	6,333,317	1,097,698	5,935,619
2041	75/76	700,000	0	700,000	6,465,637	1,118,362	6,047,275
2042	76/77	700,000	0	700,000	6,596,981	1,138,102	6,158,879
2043	77/78	700,000	0	700,000	6,727,051	1,156,761	6,270,290
2044	78/79	700,000	0	700,000	6,855,445	1,174,100	6,381,345
2045	79/80	700,000	0	700,000	6,981,793	1,189,985	6,491,808
2046	80/81	700,000	0	700,000	7,105,563	1,204,172	6,601,391
2047	81/82	700,000	0	700,000	7,226,187	1,216,397	6,709,790
2048	82/83	700,000	0	700,000	7,343,005	1,226,364	6,816,641
2049	83/84	700,000	0	700,000	7,455,575	1,233,778	6,921,797
2050	84/85	700,000	0	700,000	7,563,411	1,238,403	7,025,008
2051	85/86	700,000	0	700,000	7,665,971	1,240,432	7,125,539
2052	86/87	700,000	0	700,000	7,762,504	1,239,185	7,223,319
2053	87/88	700,000	0	700,000	7,852,136	1,234,301	7,317,835
2054	88/89	700,000	0	700,000	7,933,851	1,225,387	7,408,464
2055	89/90	700,000	0	700,000	8,014,694	1,222,823	7,491,871
2056	90/91	700,000	0	700,000	8,164,683	1,218,543	7,646,140
2057	91/92	350,000	0	350,000	8,147,568	1,189,432	7,308,136

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Proposed Estate Plan

Draft

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CRT Analysis

Plan 2

Prepared for Jack and Jill Johnson

The Charitable Remainder Trust (CRT) Analysis report illustrates the projected value of trust assets over time. A Charitable Remainder Trust is an agreement between you and a trustee to hold assets for a term. The term may be for the lifetime of you, your spouse and/or other beneficiaries or for a set period of time not to exceed 20 years. The income beneficiaries receive income for the life of the trust, and at the end of the term, the remainder of the trust is distributed to the charitable beneficiaries.

CRT 1

Start Date: 10/5/2009
 Grantor: Jack Johnson
 Term Based on the Life of: Jack Johnson
 Cash Payment Type: Annuity
 Annual Payment: \$0
 IRC Rate: 5.0%

Year	Age	Beginning of Year Balance	Growth and Income	Total Distributions	End of Year Balance
2013	47/48	\$0	\$0	\$0	\$0
2014	48/49	0	0	0	0
2015	49/50	0	0	0	0
2016	50/51	0	0	0	0
2017	51/52	0	0	0	0
2018	52/53	0	0	0	0
2019	53/54	0	0	0	0
2020	54/55	0	0	0	0
2021	55/56	0	0	0	0
2022	56/57	0	0	0	0
2023	57/58	0	0	0	0
2024	58/59	0	0	0	0
2025	59/60	0	0	0	0
2026	60/61	0	0	0	0
2027	61/62	0	0	0	0
2028	62/63	0	0	0	0
2029	63/64	0	0	0	0
2030	64/65	0	0	0	0
2031	65/66	0	0	0	0
2032	66/67	0	0	0	0
2033	67/68	0	0	0	0
2034	68/69	0	0	0	0
2035	69/70	0	0	0	0

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Year	Age	Beginning of Year Balance	Growth and Income	Total Distributions	End of Year Balance
2036	70/71	0	0	0	0
2037	71/72	0	0	0	0
2038	72/73	0	0	0	0
2039	73/74	0	0	0	0
2040	74/75	0	0	0	0
2041	75/76	0	0	0	0
2042	76/77	0	0	0	0
2043	77/78	0	0	0	0
2044	78/79	0	0	0	0
2045	79/80	0	0	0	0
2046	80/81	0	0	0	0
2047	81/82	0	0	0	0
2048	82/83	0	0	0	0
2049	83/84	0	0	0	0
2050	84/85	0	0	0	0
2051	85/86	0	0	0	0
2052	86/87	0	0	0	0
2053	87/88	0	0	0	0
2054	88/89	0	0	0	0
2055	89/90	0	0	0	0
2056	90/91	0	0	0	0
2057	91/92	0	0	0	0
Totals			0	0	

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CRT Analysis

Plan 2

Prepared for Jack and Jill Johnson

The Charitable Remainder Trust (CRT) Analysis report illustrates the projected value of trust assets over time. A Charitable Remainder Trust is an agreement between you and a trustee to hold assets for a term. The term may be for the lifetime of you, your spouse and/or other beneficiaries or for a set period of time not to exceed 20 years. The income beneficiaries receive income for the life of the trust, and at the end of the term, the remainder of the trust is distributed to the charitable beneficiaries.

D r a f t
No Data Available

< D r a f t
No Data Available

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CLT Analysis

Plan 2

Prepared for Jack and Jill Johnson

The Charitable Lead Trust (CLT) Analysis report illustrates the projected value of trust assets over time. A Charitable Lead Trust is an irrevocable split interest trust where one party (a charitable organization) receives an income stream from the trust and another party (typically the grantor's children) receives the remaining trust assets at the end of the income period.

CLT 1

Start Date: 9/23/2009
 Grantor Trust: Yes
 Grantor: Jack Johnson
 Term Based on the Life of: Jack Johnson
 Cash Payment Type: Annuity
 Annual Payment: \$0
 IRC Rate: 5.0%

Year	Age	Beginning of Year Balance	Growth and Income	Total Distributions	End of Year Balance
2013	47/48	\$0	\$0	\$0	\$0
2014	48/49	0	0	0	0
2015	49/50	0	0	0	0
2016	50/51	0	0	0	0
2017	51/52	0	0	0	0
2018	52/53	0	0	0	0
2019	53/54	0	0	0	0
2020	54/55	0	0	0	0
2021	55/56	0	0	0	0
2022	56/57	0	0	0	0
2023	57/58	0	0	0	0
2024	58/59	0	0	0	0
2025	59/60	0	0	0	0
2026	60/61	0	0	0	0
2027	61/62	0	0	0	0
2028	62/63	0	0	0	0
2029	63/64	0	0	0	0
2030	64/65	0	0	0	0
2031	65/66	0	0	0	0
2032	66/67	0	0	0	0
2033	67/68	0	0	0	0
2034	68/69	0	0	0	0
2035	69/70	0	0	0	0

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Year	Age	Beginning of Year Balance	Growth and Income	Total Distributions	End of Year Balance
2036	70/71	0	0	0	0
2037	71/72	0	0	0	0
2038	72/73	0	0	0	0
2039	73/74	0	0	0	0
2040	74/75	0	0	0	0
2041	75/76	0	0	0	0
2042	76/77	0	0	0	0
2043	77/78	0	0	0	0
2044	78/79	0	0	0	0
2045	79/80	0	0	0	0
2046	80/81	0	0	0	0
2047	81/82	0	0	0	0
2048	82/83	0	0	0	0
2049	83/84	0	0	0	0
2050	84/85	0	0	0	0
2051	85/86	0	0	0	0
2052	86/87	0	0	0	0
2053	87/88	0	0	0	0
2054	88/89	0	0	0	0
2055	89/90	0	0	0	0
2056	90/91	0	0	0	0
2057	91/92	0	0	0	0
Totals			0	0	

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QPRT Analysis

Plan 2

Prepared for Jack and Jill Johnson

The Qualified Personal Residence Trust (QPRT) Analysis report illustrates the projected value of trust assets over time and the value included or removed from your estate. A QPRT is an irrevocable trust whereby a grantor can transfer a personal residence to heirs during his or her lifetime at a reduced gift tax value while still enjoying the use of the property for the term of the trust.

You have no Qualified Personal Residence Trusts.

Draft

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GRT Analysis

Plan 2

Prepared for Jack and Jill Johnson

The Grantor Retained Trust (GRT) Analysis report illustrates the projected value of trust assets over time and the value included or removed from your estate. A GRT is an agreement between you and a trustee to hold assets for a term. During the term of the GRT the trustee will distribute income to you at a rate determined by you. At the end of the term, the GRT's remaining assets will be distributed to the individuals or trusts you have named as remainder beneficiaries. Because you may serve as Trustee, creation of a GRT allows you to retain control and use of your property but transfer the property's upside appreciation to the remainder beneficiaries tax-free.

GRT 1

Start Date: 9/23/2009
 Grantor: Jack Johnson
 Term Based on the Life of: Jack Johnson
 Payment Type: Annuity
 Annual Payment: \$500,000
 With Reversion? No
 IRC Rate: 5.0%

Year	Age	Beginning of Year Balance	Growth and Income	Distributions	Expenses & Taxes	Value In Estate	Value Removed From Estate
2013	47/48	\$0	\$0	\$0	\$0	\$0	0
2014	48/49	0	0	0	0	0	0
2015	49/50	0	0	0	0	0	0
2016	50/51	0	0	0	0	0	0
2017	51/52	0	0	0	0	0	0
2018	52/53	0	0	0	0	0	0
2019	53/54	0	0	0	0	0	0
2020	54/55	0	0	0	0	0	0
2021	55/56	0	0	0	0	0	0
2022	56/57	0	0	0	0	0	0
2023	57/58	0	0	0	0	0	0
2024	58/59	0	0	0	0	0	0
2025	59/60	0	0	0	0	0	0
2026	60/61	0	0	0	0	0	0
2027	61/62	0	0	0	0	0	0
2028	62/63	0	0	0	0	0	0
2029	63/64	0	0	0	0	0	0
2030	64/65	0	0	0	0	0	0
2031	65/66	0	0	0	0	0	0
2032	66/67	0	0	0	0	0	0
2033	67/68	0	0	0	0	0	0

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Year	Age	Beginning of Year Balance	Growth and Income	Distributions	Expenses & Taxes	Value In Estate	Value Removed From Estate
2034	68/69	0	0	0	0	0	0
2035	69/70	0	0	0	0	0	0
2036	70/71	0	0	0	0	0	0
2037	71/72	0	0	0	0	0	0
2038	72/73	0	0	0	0	0	0
2039	73/74	0	0	0	0	0	0
2040	74/75	0	0	0	0	0	0
2041	75/76	0	0	0	0	0	0
2042	76/77	0	0	0	0	0	0
2043	77/78	0	0	0	0	0	0
2044	78/79	0	0	0	0	0	0
2045	79/80	0	0	0	0	0	0
2046	80/81	0	0	0	0	0	0
2047	81/82	0	0	0	0	0	0
2048	82/83	0	0	0	0	0	0
2049	83/84	0	0	0	0	0	0
2050	84/85	0	0	0	0	0	0
2051	85/86	0	0	0	0	0	0
2052	86/87	0	0	0	0	0	0
2053	87/88	0	0	0	0	0	0
2054	88/89	0	0	0	0	0	0
2055	89/90	0	0	0	0	0	0
2056	90/91	0	0	0	0	0	0
2057	91/92	0	0	0	0	0	0
Totals		0	0	0	0	0	0

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Summary FLP Analysis

Plan 2

Prepared for Jack and Jill Johnson

The Family Limited Partnership (FLP) Summary report illustrates the projected value of partnership assets over time and the projected value of those assets that have been retained by the client or transferred to others. An FLP is a legal partnership among family members. FLPs provide an excellent vehicle to centralize the management of assets, protect against creditors, reduce administration expenses of investment and expose younger family members to the investment and management of assets.

You have no Family Limited Partnerships.

Draft

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Detailed FLP Analysis

Plan 2

Prepared for Jack and Jill Johnson

The Family Limited Partnership (FLP) Detailed Analysis report illustrates the projected gift value and market value of any transfers in the partnership and the projected value of those assets that have been retained by the client or transferred to others. An FLP is a legal partnership among family members. FLPs provide an excellent vehicle to centralize the management of assets, protect against creditors, reduce administration expenses of investment and expose younger family members to the investment and management of assets.

You have no Family Limited Partnerships.

Draft

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Estate Transfer

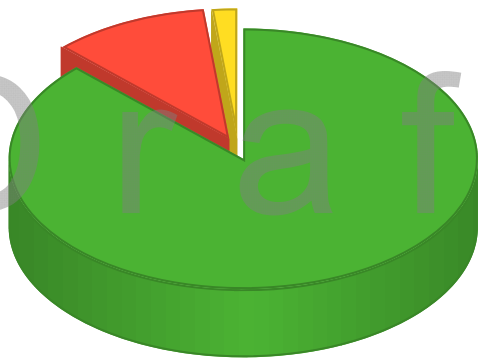
Base Facts vs. Plan 2 in Last Year (2057)

Prepared for Jack and Jill Johnson

The Estate Transfer report shows the projected value of assets inside and outside of your estate, the reduction in value due to transfer taxes, and the net amount to your heirs.

The *Base Facts* provides a **\$7,108,908** greater final amount to heirs.

Estate Transfer Value and Costs - Last Year (2057)
Base Facts



■ Net To Heirs (87.41%)
■ Taxes & Expenses (10.86%)

Estate Transfer Value and Costs - Last Year (2057)
Plan 2



■ Net To Heirs (61.63%) ■ Taxes & Expenses (3.15%)
■ Heirs Assets (35.23%)

DETAILS

Year:	2057	
Gross Assets:	\$10,953,111	100.0%
Gross Estate:	\$10,763,178	
Taxes & Expenses:	\$1,189,432	10.9%
Net To Heirs:	\$9,573,745	87.4%
Assets Transferred to Heirs:	\$189,934	1.7%
Total to Heirs:	\$9,763,679	

DETAILS

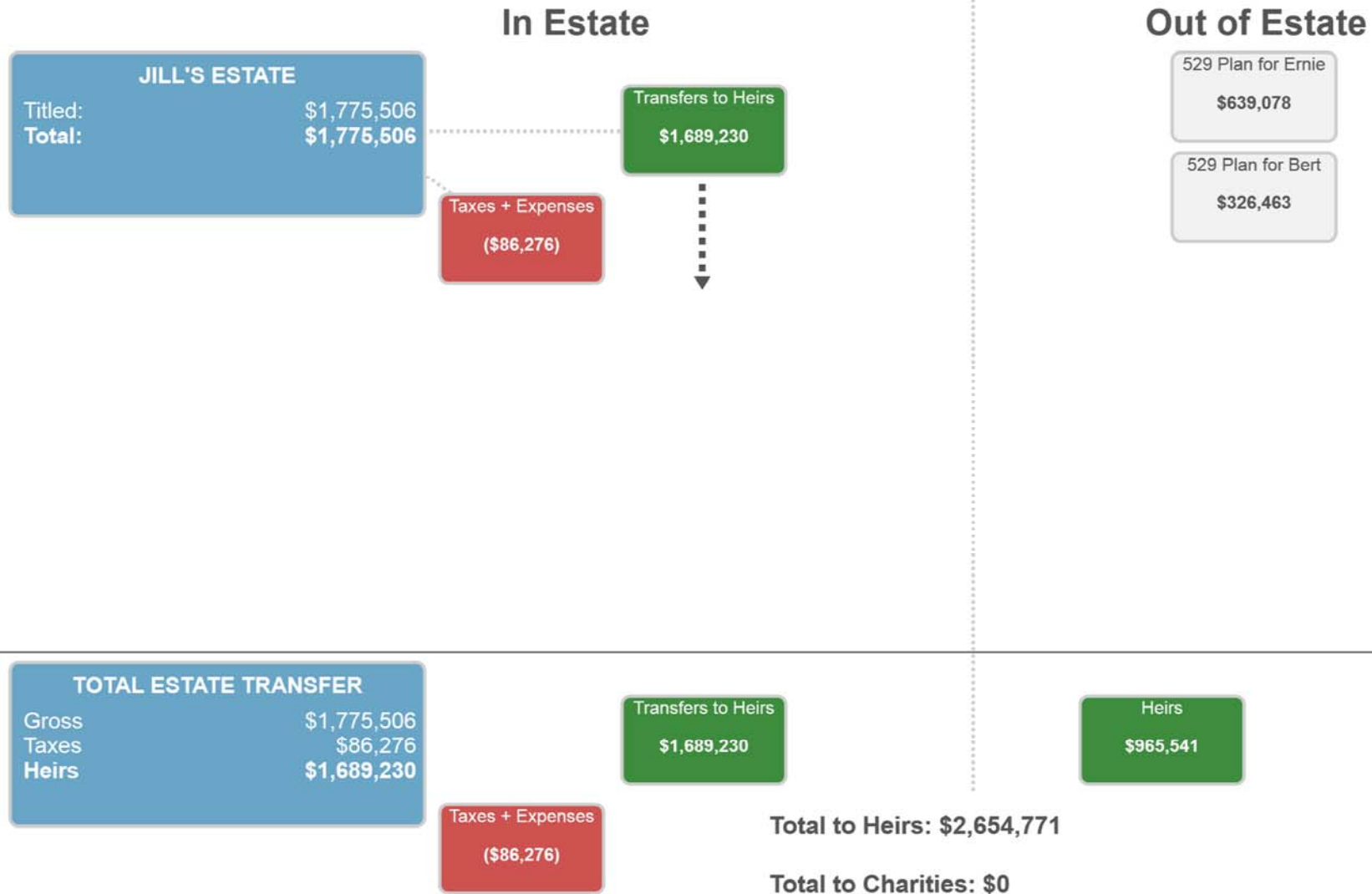
Year:	2057	
Gross Assets:	\$2,741,046	100.0%
Gross Estate:	\$1,775,506	
Taxes & Expenses:	\$86,275	3.1%
Net To Heirs:	\$1,689,230	61.6%
Assets Transferred to Heirs:	\$965,541	35.2%
Total to Heirs:	\$2,654,771	

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Estate Flow Chart

Plan 2 in Last Year (2057)

Prepared for Jack and Jill Johnson



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Estate Flow Chart

Plan 2 in Last Year (2057)

Prepared for Jack and Jill Johnson

JILL'S ESTATE

Estate Value

Cash Equivalents	(\$1,090,840)
Life Insurance	\$350,000
Personal Property	\$187,360
Real Estate	\$2,328,986
Estate Value:	\$1,775,506

Transfers to Heirs

Bert Johnson	\$844,615
Ernie Johnson	\$844,615
Transfers to Heirs:	\$1,689,230

Taxes & Expenses

Probate & Final Expenses	(\$86,276)
Taxes & Expenses:	(\$86,276)

OUT OF ESTATE

Out of Estate

529 Plan for Bert	\$326,463
529 Plan for Ernie	\$639,078
Out of Estate:	\$965,541

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Insurance Liquidity

Plan 2 (All Years)

Prepared for Jack and Jill Johnson

Estate liquidity is the ability of your life insurance and/or liquid assets to cover the expenses associated with settling your estate. You can determine whether or not your heirs will face a deficit situation by looking at estate taxes and expenses as compared to the resources available to pay them. The chart and table below show the expected expenses and resources associated with settling your estate.

You are projected to have an estate liquidity surplus of **\$835,756** in 2013.

ASSUMPTIONS

- **Jack and Jill Johnson** die simultaneously in each year analyzed.
- Resources available include **insurance only**.

Resources available at **Jack and Jill Johnson's** death in 2013 are:

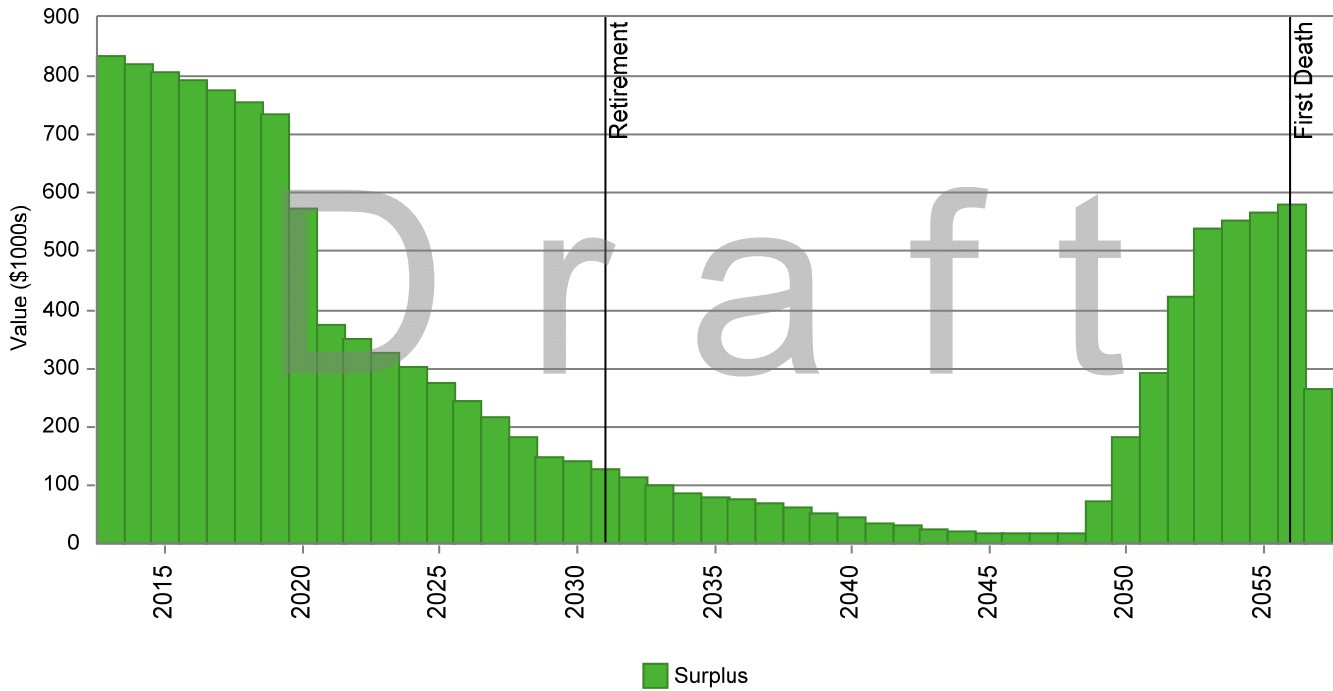
- Insurance proceeds on Jack's life will total **\$500,000**.
- Insurance proceeds on Jill's life will total **\$525,000**.
- Portfolio assets will total **\$829,749**.

Expected estate expenses at **Jack and Jill Johnson's** death in 2013 are:

- Income tax on IRD, skip gift tax and/or estate taxes will total **\$59,582**.
- Probate and expenses will total **\$129,662**.

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Year by Year Estate Surplus / Deficit



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Insurance Liquidity

Plan 2 (All Years)

Prepared for Jack and Jill Johnson

Year	Age	Insurance In Estate	Insurance Out Of Estate	Total Insurance Benefit	Total Transfer Cost	Surplus / Deficit
2013	47/48	\$1,025,000	\$0	\$1,025,000	\$189,244	\$835,756
2014	48/49	1,025,000	0	1,025,000	202,906	822,094
2015	49/50	1,025,000	0	1,025,000	216,188	808,812
2016	50/51	1,025,000	0	1,025,000	232,496	792,504
2017	51/52	1,025,000	0	1,025,000	249,654	775,346
2018	52/53	1,025,000	0	1,025,000	269,385	755,615
2019	53/54	1,025,000	0	1,025,000	289,480	735,520
2020	54/55	875,000	0	875,000	302,996	572,004
2021	55/56	700,000	0	700,000	325,073	374,927
2022	56/57	700,000	0	700,000	348,323	351,677
2023	57/58	700,000	0	700,000	372,823	327,177
2024	58/59	700,000	0	700,000	398,665	301,335
2025	59/60	700,000	0	700,000	425,939	274,061
2026	60/61	700,000	0	700,000	454,751	245,249
2027	61/62	700,000	0	700,000	485,205	214,795
2028	62/63	700,000	0	700,000	517,415	182,585
2029	63/64	700,000	0	700,000	551,509	148,491
2030	64/65	700,000	0	700,000	560,515	139,485
2031	65/66	700,000	0	700,000	572,806	127,194
2032	66/67	700,000	0	700,000	587,548	112,452
2033	67/68	700,000	0	700,000	600,670	99,330
2034	68/69	700,000	0	700,000	614,161	85,839
2035	69/70	700,000	0	700,000	621,628	78,372
2036	70/71	700,000	0	700,000	623,552	76,448
2037	71/72	700,000	0	700,000	630,286	69,714
2038	72/73	700,000	0	700,000	639,736	60,264
2039	73/74	700,000	0	700,000	648,586	51,414
2040	74/75	700,000	0	700,000	656,728	43,272
2041	75/76	700,000	0	700,000	664,042	35,958
2042	76/77	700,000	0	700,000	670,443	29,557
2043	77/78	700,000	0	700,000	675,786	24,214
2044	78/79	700,000	0	700,000	679,927	20,073
2045	79/80	700,000	0	700,000	682,757	17,243
2046	80/81	700,000	0	700,000	684,109	15,891
2047	81/82	700,000	0	700,000	683,798	16,202
2048	82/83	700,000	0	700,000	681,619	18,381
2049	83/84	700,000	0	700,000	626,399	73,601
2050	84/85	700,000	0	700,000	518,327	181,673
2051	85/86	700,000	0	700,000	407,008	292,992
2052	86/87	700,000	0	700,000	276,173	423,827
2053	87/88	700,000	0	700,000	159,336	540,664
2054	88/89	700,000	0	700,000	146,080	553,920
2055	89/90	700,000	0	700,000	132,499	567,501
2056	90/91	700,000	0	700,000	118,583	581,417
2057	91/92	350,000	0	350,000	86,275	263,725

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Liquidity of Insurance and Portfolio Assets

Plan 2 (All Years)

Prepared for Jack and Jill Johnson

Estate liquidity is the ability of your life insurance and/or liquid assets to cover the expenses associated with settling your estate. You can determine whether or not your heirs will face a deficit situation by looking at estate taxes and expenses as compared to the resources available to pay them. The chart and table below show the expected expenses and resources associated with settling your estate.

You are projected to have an estate liquidity surplus of **\$1,703,005** in **2013**.

ASSUMPTIONS

- **Jack and Jill Johnson** die simultaneously in each year analyzed.
- Resources available include **insurance and portfolio assets**.

Resources available at **Jack and Jill Johnson's** death in **2013** are:

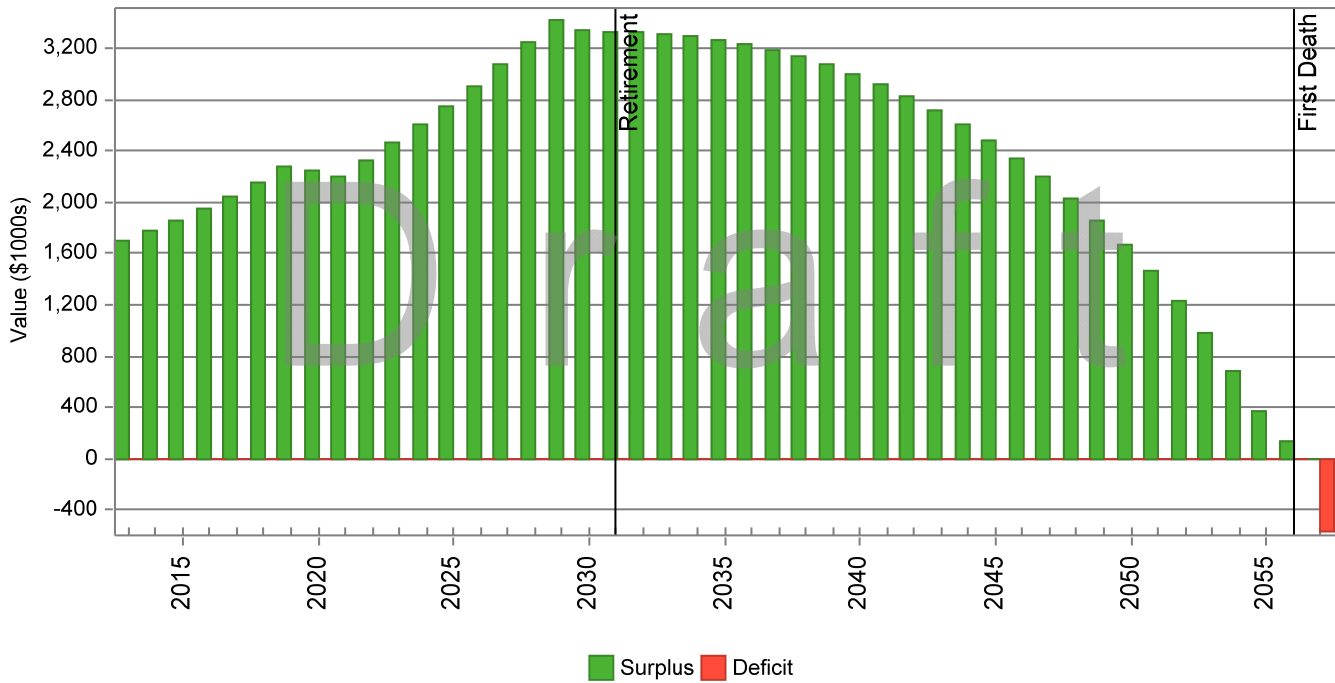
- Insurance proceeds on Jack's life will total **\$500,000**.
- Insurance proceeds on Jill's life will total **\$525,000**.
- Portfolio assets will total **\$829,749**.

Expected estate expenses at **Jack and Jill Johnson's** death in **2013** are:

- Income tax on IRD, skip gift tax and/or estate taxes will total **\$59,582**.
- Probate and expenses will total **\$129,662**.

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Year by Year Estate Surplus / Deficit



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Liquidity of Insurance and Portfolio Assets

Plan 2 (All Years)

Prepared for Jack and Jill Johnson

Year	Age	Insurance In Estate	Insurance Out Of Estate	Total Insurance Benefit	Total Portfolio Assets	Total Transfer Cost	Surplus / Deficit
2013	47/48	\$1,025,000	\$0	\$1,025,000	\$867,249	\$189,244	\$1,703,005
2014	48/49	1,025,000	0	1,025,000	955,628	202,906	1,777,722
2015	49/50	1,025,000	0	1,025,000	1,045,282	216,188	1,854,094
2016	50/51	1,025,000	0	1,025,000	1,154,273	232,496	1,946,777
2017	51/52	1,025,000	0	1,025,000	1,268,076	249,654	2,043,422
2018	52/53	1,025,000	0	1,025,000	1,404,077	269,385	2,159,692
2019	53/54	1,025,000	0	1,025,000	1,539,363	289,480	2,274,883
2020	54/55	875,000	0	875,000	1,679,340	302,996	2,251,344
2021	55/56	700,000	0	700,000	1,825,133	325,073	2,200,060
2022	56/57	700,000	0	700,000	1,977,518	348,323	2,329,195
2023	57/58	700,000	0	700,000	2,136,955	372,823	2,464,132
2024	58/59	700,000	0	700,000	2,304,005	398,665	2,605,340
2025	59/60	700,000	0	700,000	2,479,181	425,939	2,753,242
2026	60/61	700,000	0	700,000	2,663,099	454,751	2,908,348
2027	61/62	700,000	0	700,000	2,856,381	485,205	3,071,176
2028	62/63	700,000	0	700,000	3,059,703	517,415	3,242,288
2029	63/64	700,000	0	700,000	3,273,813	551,509	3,422,304
2030	64/65	700,000	0	700,000	3,198,007	560,515	3,337,492
2031	65/66	700,000	0	700,000	3,200,699	572,806	3,327,893
2032	66/67	700,000	0	700,000	3,207,609	587,548	3,320,061
2033	67/68	700,000	0	700,000	3,209,309	600,670	3,308,639
2034	68/69	700,000	0	700,000	3,205,215	614,161	3,291,054
2035	69/70	700,000	0	700,000	3,187,799	621,628	3,266,171
2036	70/71	700,000	0	700,000	3,157,312	623,552	3,233,760
2037	71/72	700,000	0	700,000	3,119,668	630,286	3,189,382
2038	72/73	700,000	0	700,000	3,073,380	639,736	3,133,644
2039	73/74	700,000	0	700,000	3,018,464	648,586	3,069,878
2040	74/75	700,000	0	700,000	2,954,290	656,728	2,997,562
2041	75/76	700,000	0	700,000	2,880,164	664,042	2,916,122
2042	76/77	700,000	0	700,000	2,795,382	670,443	2,824,939
2043	77/78	700,000	0	700,000	2,699,161	675,786	2,723,375
2044	78/79	700,000	0	700,000	2,590,650	679,927	2,610,723
2045	79/80	700,000	0	700,000	2,469,024	682,757	2,486,267
2046	80/81	700,000	0	700,000	2,333,310	684,109	2,349,201
2047	81/82	700,000	0	700,000	2,182,457	683,798	2,198,659
2048	82/83	700,000	0	700,000	2,015,333	681,619	2,033,714
2049	83/84	700,000	0	700,000	1,786,263	626,399	1,859,864
2050	84/85	700,000	0	700,000	1,490,994	518,327	1,672,667
2051	85/86	700,000	0	700,000	1,169,975	407,008	1,462,967
2052	86/87	700,000	0	700,000	806,123	276,173	1,229,950
2053	87/88	700,000	0	700,000	435,225	159,336	975,889
2054	88/89	700,000	0	700,000	126,332	146,080	680,252
2055	89/90	700,000	0	700,000	(190,281)	132,499	377,220
2056	90/91	700,000	0	700,000	(438,636)	118,583	142,781
2057	91/92	350,000	0	350,000	(840,104)	86,275	(576,379)

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Cash Flow

Base Facts vs. Plan 2 in Last Year (2057)

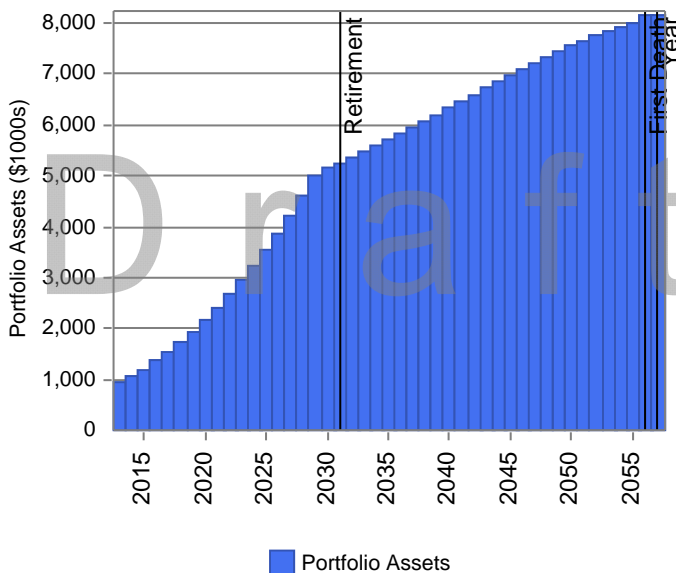
Prepared for Jack and Jill Johnson

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

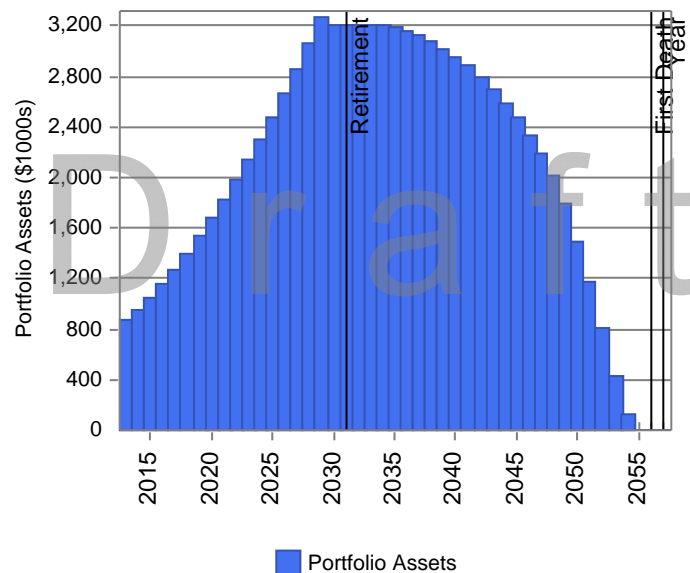
Based upon the levels of income and spending in the *Base Facts*, your portfolio assets will last through at least **2057** (age **91/92**).

Based upon the levels of income and spending in the *Plan 2*, you will deplete your portfolio assets in **2055** (age **89/90**).

Portfolio Assets - Last Year (2057)
Base Facts



Portfolio Assets - Last Year (2057)
Plan 2



CASH FLOW SUMMARY

Year/Age:	2057 (91/92)
Income Flows:	\$83,532
Investment Income:	\$0
Planned Distributions:	\$218,887
Other Inflows:	\$0
Total Inflows:	\$302,419
Total Expenses:	\$626,575
Planned Savings / Investment:	\$0
Total Outflows:	\$626,575
Net Cash Flow:	(\$324,156)
Total Portfolio Assets:	\$8,147,568

CASH FLOW SUMMARY

Year/Age:	2057 (91/92)
Income Flows:	\$83,532
Investment Income:	\$0
Planned Distributions:	\$0
Other Inflows:	\$0
Total Inflows:	\$83,532
Total Expenses:	\$497,690
Planned Savings / Investment:	\$0
Total Outflows:	\$497,690
Net Cash Flow:	(\$414,158)
Total Portfolio Assets:	(\$840,104)

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Appendix

Draft

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