



Retirement Planning

Prepared for **John and Jane Doe**

Prepared By

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Retirement Planning Summary



This section evaluates whether your current resources are projected to support your retirement spending goals throughout your lifetime. It illustrates how income sources, investment growth, inflation, and withdrawals work together to fund your retirement and identifies any projected shortfalls or surplus assets.

The reports in this section are designed to help illustrate:

- Whether your assets are projected to last throughout retirement.
- How Social Security, retirement account withdrawals, and other income sources support your spending needs.
- The projected growth and decline of your investment portfolio over time.
- The annual relationship between income, expenses, and withdrawals.
- The amount of assets projected to remain at life expectancy.

What the Reports Show

Building Your Retirement Assets | Current Strategy

Shows how your current savings, employer contributions, and investment growth are projected to build your portfolio by retirement.

Retirement Analysis | Current Strategy

Provides a high-level summary of whether your current strategy is sufficient to meet retirement expenses and identifies any projected funding shortfall.

Retirement Analysis | Proposed Strategy

Illustrates the impact of recommended planning changes and whether the proposed strategy is projected to fully meet retirement goals.

Cash Flow | Current and Proposed Strategies

Shows annual income, expenses, and withdrawals, along with how long your portfolio assets are projected to last under each strategy.

Assets | Current Strategy and Proposed Strategy (All Years)

Shows your current assets and how they may grow over time under your current investment strategy compared with the proposed recommendations.

Cash Flow – Social Security | Current and Proposed Strategies

Compares annual Social Security benefits under the current strategy of claiming at age 65 versus the proposed strategy of delaying benefits until age 70.

Cash Flow – Planned Distributions | Current and Proposed Strategies

Compares scheduled distributions under the current and proposed strategies, including required minimum distributions (RMDs), deferred compensation payouts, planned account withdrawals, and other pre-scheduled retirement distributions. This helps illustrate how the proposed strategy may affect taxable distributions, withdrawal timing, and long-term tax efficiency.

Maximum Retirement Spending | Proposed Strategy

Estimates the maximum annual spending level your plan may be able to support while maintaining long-term sustainability.

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Retirement Asset Summary | Current and Proposed Strategy

Compares your current retirement assets and illustrates how your portfolio is projected to grow and be distributed over time under both the current strategy and the proposed recommendations.

Planning Objectives

The goal of retirement planning is to:

- Determine whether your current savings and investments are sufficient to support retirement.
- Identify strategies to improve long-term sustainability.
- Optimize Social Security and withdrawal decisions.
- Balance spending needs with investment growth and tax efficiency.
- Preserve flexibility for unexpected expenses and changing market conditions.

Ongoing Review

Retirement planning is an ongoing process that should be reviewed regularly as investment returns, inflation, tax laws, spending needs, and personal goals evolve over time.

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Building Your Retirement Assets | Current Strategy



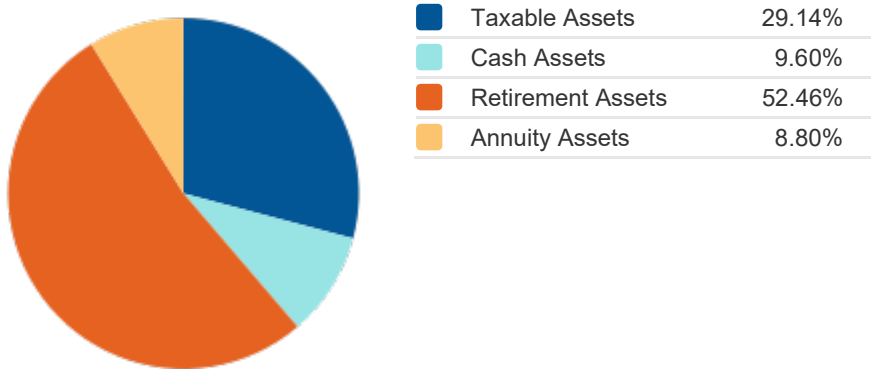
Other than retirement income, your primary resource for funding your retirement is your portfolio assets. Key assumptions used to estimate portfolio balance at retirement include: current portfolio balance, expected growth rate of portfolio assets, and pre-retirement cash flow.

Defined portfolio assets currently total **\$1,108,238**. In **2026**, savings include **\$37,400** in planned savings and **\$4,200** in employer contributions. From **2026** through **2030** planned savings will total **\$151,997** and employer contributions will total **\$17,165**, for a total of **\$169,162**. Projected asset growth prior to retirement is **\$268,799**.

In the first year of retirement, your portfolio assets are projected to consist of **\$450,566** in taxable assets, **\$148,423** in cash, **\$811,192** in retirement assets, **\$136,018** in annuities, and **\$0** in life insurance cash value.

What Comprises Your Portfolio Assets

The chart below reflects the projected value of portfolio assets at the beginning of 2030.



Summary

Planned Savings: \$151,997	Employer Contributions: \$17,165
Growth: \$268,799	Portfolio Assets (2030) at Beginning of Year: \$1,546,199

At the beginning of 2030, the breakdown of portfolio assets is projected to be as follows:

Asset Type	Amount	Percent
Taxable	\$450,566	29.14%
Cash	\$148,423	9.60%
Retirement	\$811,192	52.46%
Annuity	\$136,018	8.80%
Total	\$1,546,199	100.00%

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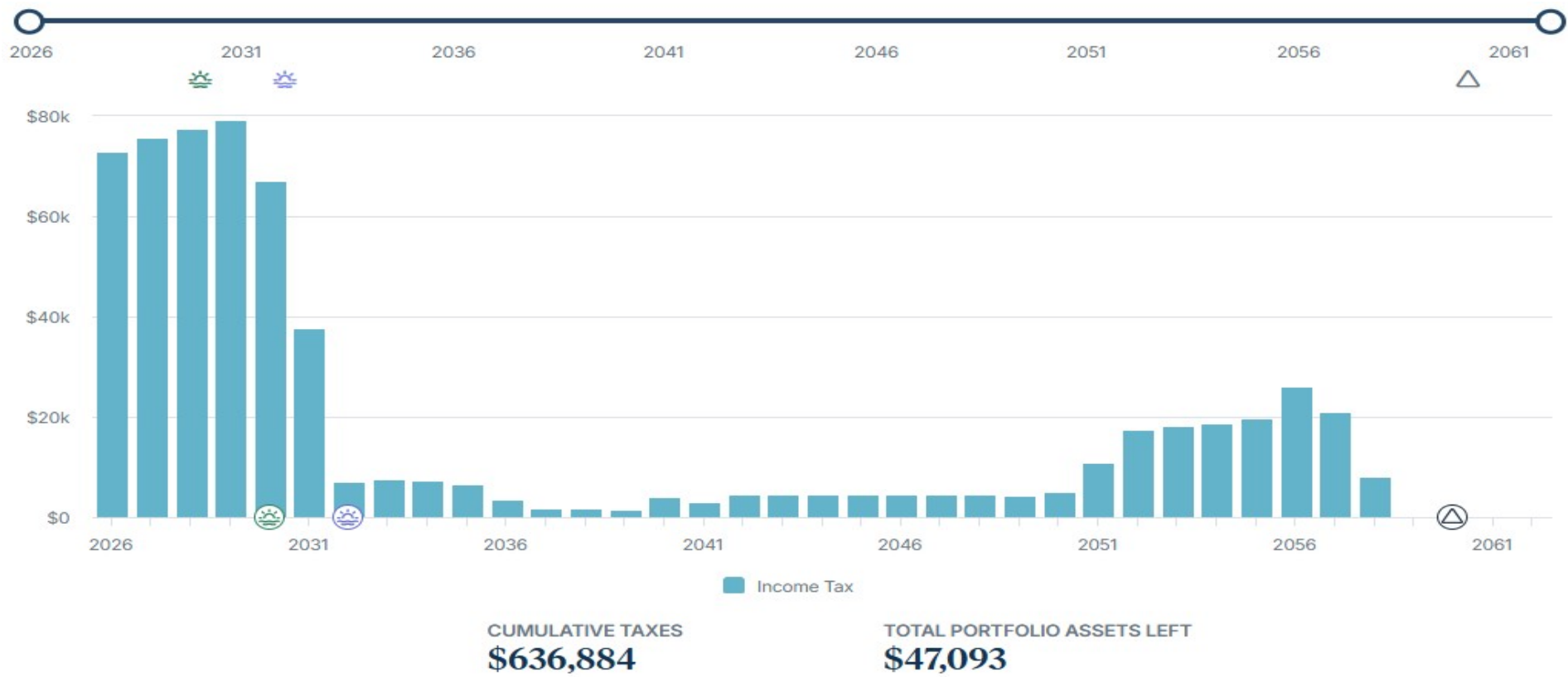
Current Strategy



This section shows where you stand today based on your current retirement assumptions.

Current assumptions include:

- Retire at age 65
- Begin Social Security at age 65
- Plan through age 95
- Growth-based investment strategy before retirement; income-based strategy during retirement
- Estimated annual expenses of \$206,595 in the first year of retirement, with approximately \$18,000 in capital gains tax from the sale of the rental property.



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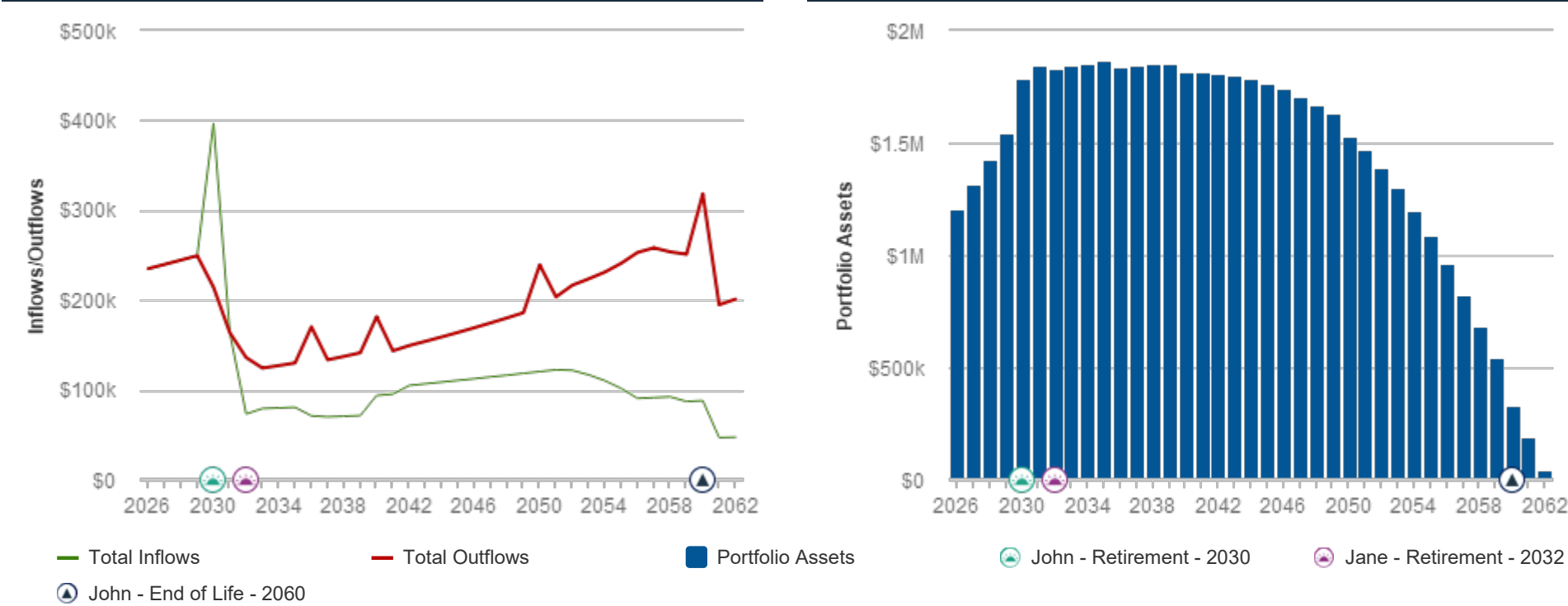
Cash Flow | Current Strategy (All Years) (Only Show Future Values)

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



Inflows and Outflows Current Strategy

Portfolio Assets Current Strategy




Age Assets Last Until 2062 (age — / 95)

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Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2026	61/59	\$235,000	\$0	\$0	\$235,000	\$197,600	\$37,400	\$235,000	\$0	\$1,208,601
2027	62/60	\$239,700	\$0	\$0	\$239,700	\$201,988	\$37,712	\$239,700	\$0	\$1,314,734
2028	63/61	\$244,494	\$0	\$0	\$244,494	\$206,464	\$38,030	\$244,494	\$0	\$1,426,979
2029	64/62	\$249,384	\$0	\$0	\$249,384	\$210,529	\$38,855	\$249,384	\$0	\$1,546,199
 2030	65/63	\$125,482	\$18,078	\$253,239	\$396,799	\$206,595	\$7,695	\$214,290	\$182,509	\$1,787,849
2031	66/64	\$145,230	\$18,382	\$0	\$163,612	\$155,788	\$7,824	\$163,612	\$0	\$1,848,455
 2032	67/65	\$48,269	\$24,989	\$0	\$73,258	\$136,022	\$0	\$136,022	(\$62,764)	\$1,829,720
2033	68/66	\$67,273	\$12,000	\$0	\$79,273	\$124,301	\$0	\$124,301	(\$45,028)	\$1,843,178
2034	69/67	\$67,946	\$12,000	\$0	\$79,946	\$127,067	\$0	\$127,067	(\$47,121)	\$1,855,719
2035	70/68	\$68,626	\$12,000	\$0	\$80,626	\$129,960	\$0	\$129,960	(\$49,334)	\$1,866,484
2036	71/69	\$69,312	\$1,777	\$0	\$71,089	\$170,203	\$0	\$170,203	(\$99,114)	\$1,838,062
2037	72/70	\$70,005	\$0	\$0	\$70,005	\$133,466	\$0	\$133,466	(\$63,461)	\$1,845,869
2038	73/71	\$70,705	\$0	\$0	\$70,705	\$137,316	\$0	\$137,316	(\$66,611)	\$1,850,772
2039	74/72	\$71,412	\$0	\$0	\$71,412	\$141,302	\$0	\$141,302	(\$69,890)	\$1,852,522
2040	75/73	\$72,126	\$21,652	\$0	\$93,778	\$181,395	\$0	\$181,395	(\$87,617)	\$1,814,891
2041	76/74	\$72,847	\$22,459	\$0	\$95,306	\$143,469	\$0	\$143,469	(\$48,163)	\$1,814,329
2042	77/75	\$73,576	\$31,372	\$0	\$104,948	\$149,379	\$0	\$149,379	(\$44,431)	\$1,808,489
2043	78/76	\$74,312	\$32,490	\$0	\$106,802	\$154,115	\$0	\$154,115	(\$47,313)	\$1,798,384
2044	79/77	\$75,055	\$33,605	\$0	\$108,660	\$158,995	\$0	\$158,995	(\$50,335)	\$1,783,709
2045	80/78	\$75,805	\$34,795	\$0	\$110,600	\$164,045	\$0	\$164,045	(\$53,445)	\$1,764,116
2046	81/79	\$76,563	\$35,883	\$0	\$112,446	\$169,240	\$0	\$169,240	(\$56,794)	\$1,739,271
2047	82/80	\$77,328	\$37,144	\$0	\$114,472	\$174,615	\$0	\$174,615	(\$60,143)	\$1,708,793
2048	83/81	\$78,101	\$38,230	\$0	\$116,331	\$180,154	\$0	\$180,154	(\$63,823)	\$1,672,301
2049	84/82	\$78,882	\$39,562	\$0	\$118,444	\$185,881	\$0	\$185,881	(\$67,437)	\$1,629,372

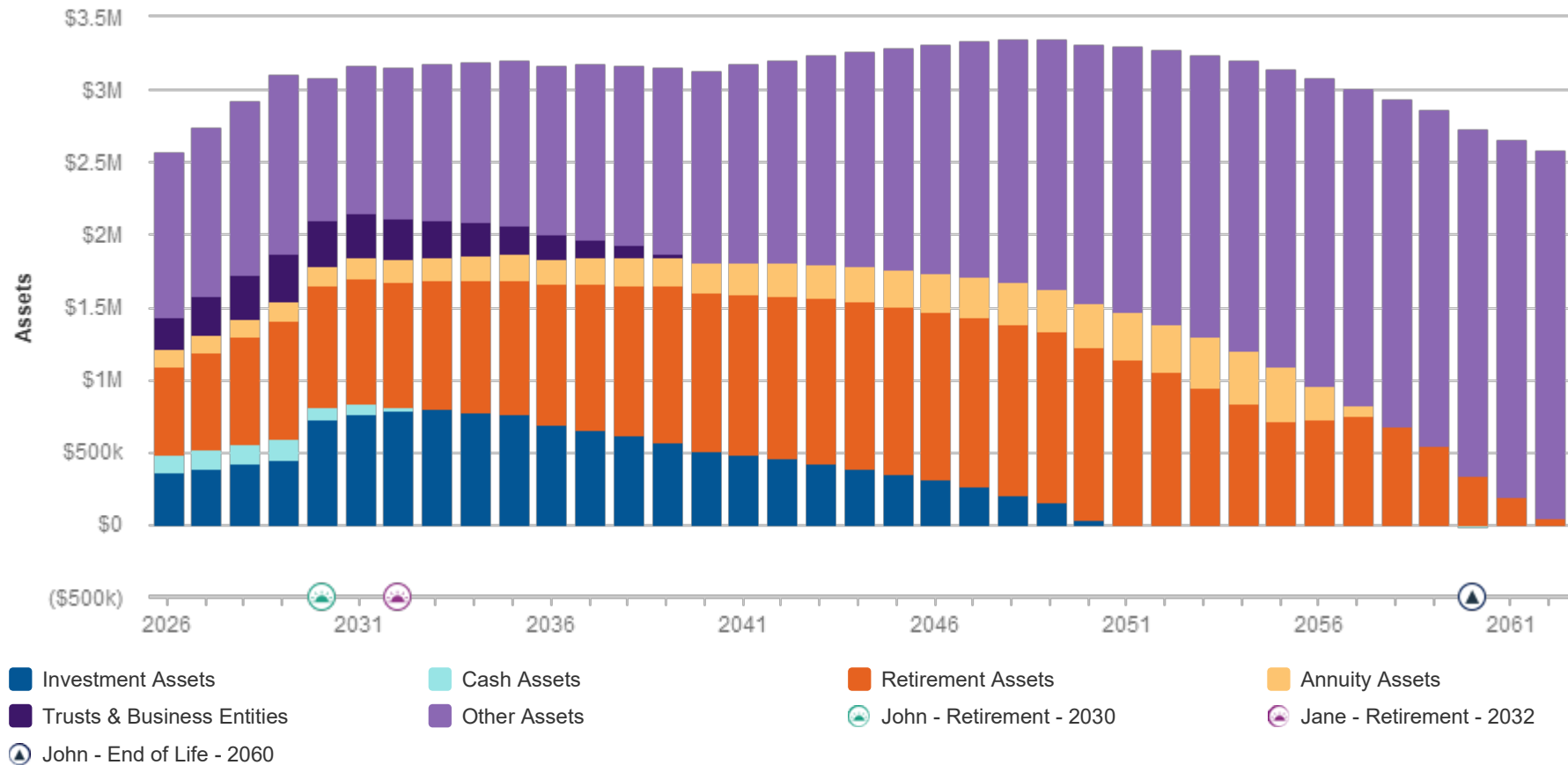
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Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	85/83	\$79,671	\$40,681	\$0	\$120,352	\$239,194	\$0	\$239,194	(\$118,842)	\$1,532,175
2051	86/84	\$80,468	\$41,875	\$0	\$122,343	\$203,505	\$0	\$203,505	(\$81,162)	\$1,467,547
2052	87/85	\$81,273	\$40,489	\$0	\$121,762	\$216,534	\$0	\$216,534	(\$94,772)	\$1,388,081
2053	88/86	\$82,086	\$34,706	\$0	\$116,792	\$223,606	\$0	\$223,606	(\$106,814)	\$1,299,151
2054	89/87	\$82,906	\$27,307	\$0	\$110,213	\$231,174	\$0	\$231,174	(\$120,961)	\$1,199,889
2055	90/88	\$83,735	\$17,827	\$0	\$101,562	\$240,955	\$0	\$240,955	(\$139,393)	\$1,087,675
2056	91/89	\$84,572	\$5,994	\$0	\$90,566	\$253,027	\$0	\$253,027	(\$162,461)	\$959,712
2057	92/90	\$85,418	\$6,000	\$0	\$91,418	\$258,093	\$0	\$258,093	(\$166,675)	\$822,384
2058	93/91	\$86,272	\$6,032	\$0	\$92,304	\$253,641	\$0	\$253,641	(\$161,337)	\$684,840
2059	94/92	\$87,135	\$0	\$0	\$87,135	\$250,958	\$0	\$250,958	(\$163,823)	\$546,204
 2060	95/93	\$88,006	\$0	\$0	\$88,006	\$318,234	\$0	\$318,234	(\$230,228)	\$327,256
2061	—/94	\$46,935	\$0	\$0	\$46,935	\$194,757	\$0	\$194,757	(\$147,822)	\$192,925
2062	—/95	\$47,404	\$0	\$0	\$47,404	\$200,953	\$0	\$200,953	(\$153,549)	\$47,093



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Assets | Current Strategy (All Years)

The Assets report illustrates the breakdown of your total assets.



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Year	Age	Investment Assets	Cash Assets	Retirement Assets	Annuity Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2026	61/59	\$362,266	\$127,000	\$605,131	\$114,204	\$1,208,601	\$230,080	\$1,133,000	\$2,571,681
2027	62/60	\$390,002	\$134,070	\$669,606	\$121,056	\$1,314,734	\$261,559	\$1,166,990	\$2,743,283
2028	63/61	\$419,402	\$141,211	\$738,047	\$128,319	\$1,426,979	\$294,489	\$1,202,000	\$2,923,468
2029	64/62	\$450,566	\$148,423	\$811,192	\$136,018	\$1,546,199	\$328,923	\$1,238,060	\$3,113,182
 2030	65/63	\$731,957	\$78,977	\$835,456	\$141,459	\$1,787,849	\$318,321	\$985,384	\$3,091,554
2031	66/64	\$761,235	\$79,567	\$860,536	\$147,117	\$1,848,455	\$302,594	\$1,014,945	\$3,165,994
 2032	67/65	\$791,684	\$17,399	\$867,635	\$153,002	\$1,829,720	\$283,832	\$1,045,394	\$3,158,946
2033	68/66	\$795,722	\$0	\$888,334	\$159,122	\$1,843,178	\$259,914	\$1,076,756	\$3,179,848
2034	69/67	\$780,430	\$0	\$909,802	\$165,487	\$1,855,719	\$232,885	\$1,109,059	\$3,197,663
2035	70/68	\$762,313	\$0	\$932,065	\$172,106	\$1,866,484	\$200,601	\$1,142,331	\$3,209,416
2036	71/69	\$693,692	\$0	\$965,380	\$178,990	\$1,838,062	\$162,910	\$1,176,601	\$3,177,573
2037	72/70	\$657,979	\$0	\$1,001,740	\$186,150	\$1,845,869	\$121,807	\$1,211,899	\$3,179,575
2038	73/71	\$617,687	\$0	\$1,039,489	\$193,596	\$1,850,772	\$75,123	\$1,248,255	\$3,174,150
2039	74/72	\$572,504	\$0	\$1,078,678	\$201,340	\$1,852,522	\$22,681	\$1,285,703	\$3,160,906
2040	75/73	\$507,787	\$0	\$1,097,710	\$209,394	\$1,814,891	\$0	\$1,324,274	\$3,139,165
2041	76/74	\$479,935	\$0	\$1,116,624	\$217,770	\$1,814,329	\$0	\$1,364,003	\$3,178,332
2042	77/75	\$454,701	\$0	\$1,127,307	\$226,481	\$1,808,489	\$0	\$1,404,923	\$3,213,412
2043	78/76	\$425,576	\$0	\$1,137,268	\$235,540	\$1,798,384	\$0	\$1,447,071	\$3,245,455
2044	79/77	\$392,264	\$0	\$1,146,483	\$244,962	\$1,783,709	\$0	\$1,490,484	\$3,274,193
2045	80/78	\$354,510	\$0	\$1,154,846	\$254,760	\$1,764,116	\$0	\$1,535,199	\$3,299,315
2046	81/79	\$311,896	\$0	\$1,162,425	\$264,950	\$1,739,271	\$0	\$1,581,255	\$3,320,526
2047	82/80	\$264,229	\$0	\$1,169,016	\$275,548	\$1,708,793	\$0	\$1,628,693	\$3,337,486
2048	83/81	\$210,975	\$0	\$1,174,756	\$286,570	\$1,672,301	\$0	\$1,677,554	\$3,349,855
2049	84/82	\$151,977	\$0	\$1,179,362	\$298,033	\$1,629,372	\$0	\$1,727,881	\$3,357,253

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Year	Age	Investment Assets	Cash Assets	Retirement Assets	Annuity Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2050	85/83	\$39,214	\$0	\$1,183,007	\$309,954	\$1,532,175	\$0	\$1,779,717	\$3,311,892
2051	86/84	\$0	\$0	\$1,145,195	\$322,352	\$1,467,547	\$0	\$1,833,109	\$3,300,656
2052	87/85	\$0	\$0	\$1,052,835	\$335,246	\$1,388,081	\$0	\$1,888,102	\$3,276,183
2053	88/86	\$0	\$0	\$950,495	\$348,656	\$1,299,151	\$0	\$1,944,746	\$3,243,897
2054	89/87	\$0	\$0	\$837,287	\$362,602	\$1,199,889	\$0	\$2,003,088	\$3,202,977
2055	90/88	\$0	\$0	\$710,569	\$377,106	\$1,087,675	\$0	\$2,063,181	\$3,150,856
2056	91/89	\$0	\$0	\$729,610	\$230,102	\$959,712	\$0	\$2,125,076	\$3,084,788
2057	92/90	\$0	\$0	\$749,753	\$72,631	\$822,384	\$0	\$2,188,828	\$3,011,212
2058	93/91	\$0	\$0	\$684,840	\$0	\$684,840	\$0	\$2,254,492	\$2,939,332
2059	94/92	\$0	\$0	\$546,204	\$0	\$546,204	\$0	\$2,322,127	\$2,868,331
 2060	95/93	\$0	\$0	\$327,256	\$0	\$327,256	\$0	\$2,391,791	\$2,719,047
2061	—/94	\$0	\$0	\$192,925	\$0	\$192,925	\$0	\$2,463,545	\$2,656,470
2062	—/95	\$0	\$0	\$47,093	\$0	\$47,093	\$0	\$2,537,451	\$2,584,544

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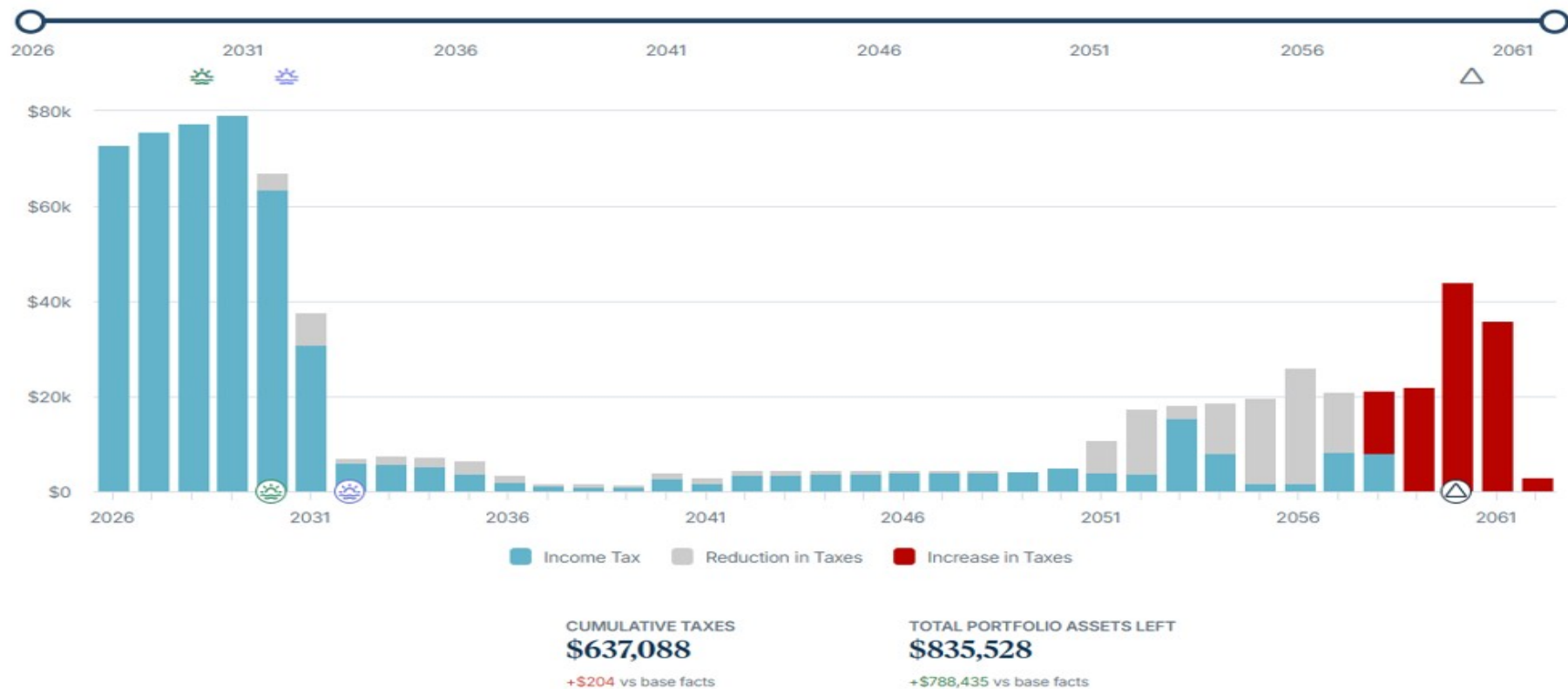
Proposed Strategy



This section reflects the proposed planning scenario modeled for review. The changes below are intended to improve retirement confidence and reduce projected lifetime taxes based on the assumptions used in the analysis.

Proposed changes include:

- Begin Social Security at age 70
- Complete targeted Roth conversions during the early retirement years, filling the 10% federal tax bracket till the year John turns 70.
- Update the liquidation strategy to prioritize withdrawals from assets with the lowest tax impact first, then review the available assets and draw from the lowest-performing accounts where appropriate.
- Removed the Roth IRAs from the liquidation strategy to help preserve their long-term growth potential and support a more tax-efficient transfer to heirs



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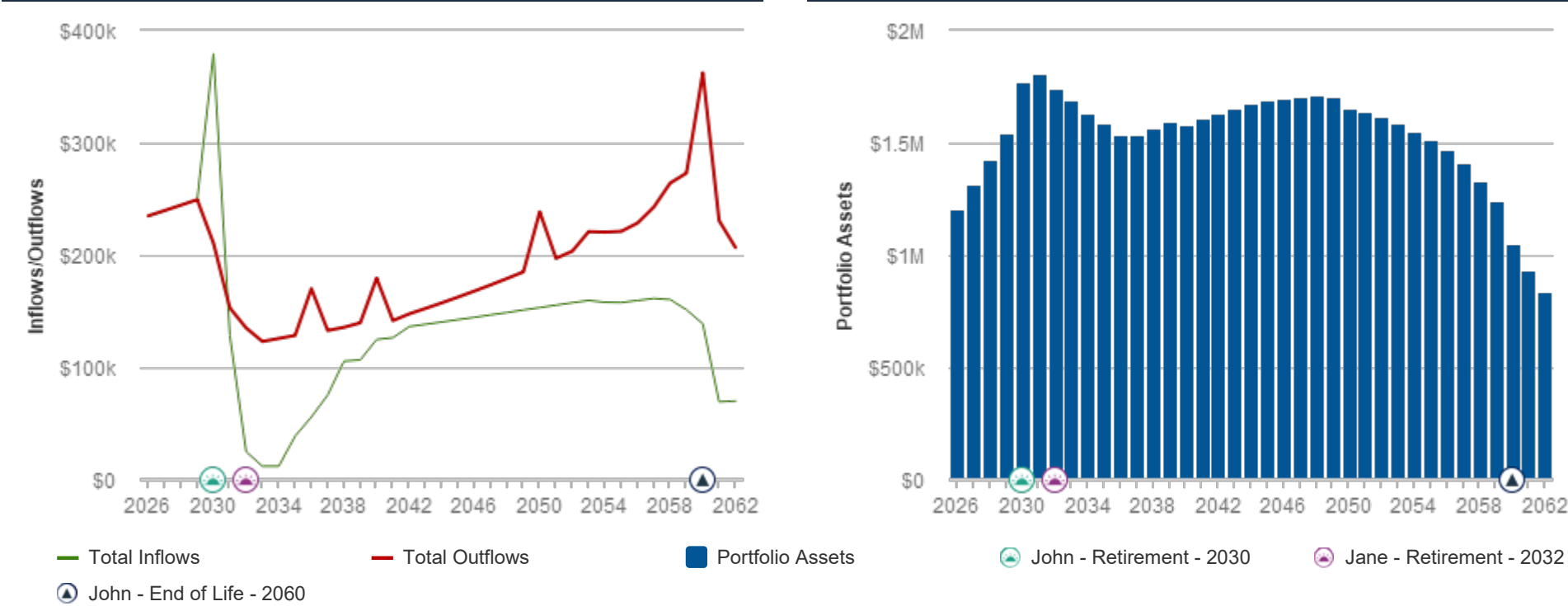
Cash Flow | Proposed Strategy (All Years) (Only Show Future Values)

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



Inflows and Outflows Proposed Strategy

Portfolio Assets Proposed Strategy




Age Assets Last Until 2062 (age — / 95)

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Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2026	61/59	\$235,000	\$0	\$0	\$235,000	\$197,600	\$37,400	\$235,000	\$0	\$1,208,601
2027	62/60	\$239,700	\$0	\$0	\$239,700	\$201,988	\$37,712	\$239,700	\$0	\$1,314,734
2028	63/61	\$244,494	\$0	\$0	\$244,494	\$206,464	\$38,030	\$244,494	\$0	\$1,426,979
2029	64/62	\$249,384	\$0	\$0	\$249,384	\$210,529	\$38,855	\$249,384	\$0	\$1,546,199
 2030	65/63	\$108,243	\$18,078	\$253,239	\$379,560	\$202,845	\$7,695	\$210,540	\$169,020	\$1,774,360
2031	66/64	\$110,408	\$18,382	\$0	\$128,790	\$145,209	\$7,824	\$153,033	(\$24,243)	\$1,810,788
 2032	67/65	\$0	\$24,989	\$0	\$24,989	\$135,143	\$0	\$135,143	(\$110,154)	\$1,744,486
2033	68/66	\$0	\$12,000	\$0	\$12,000	\$123,134	\$0	\$123,134	(\$111,134)	\$1,689,125
2034	69/67	\$0	\$12,000	\$0	\$12,000	\$125,810	\$0	\$125,810	(\$113,810)	\$1,628,815
2035	70/68	\$26,781	\$12,000	\$0	\$38,781	\$128,491	\$0	\$128,491	(\$89,710)	\$1,590,128
2036	71/69	\$54,098	\$1,777	\$0	\$55,875	\$170,144	\$0	\$170,144	(\$114,269)	\$1,535,495
2037	72/70	\$75,435	\$0	\$0	\$75,435	\$132,888	\$0	\$132,888	(\$57,453)	\$1,537,207
2038	73/71	\$105,594	\$0	\$0	\$105,594	\$135,725	\$0	\$135,725	(\$30,131)	\$1,566,243
2039	74/72	\$106,650	\$0	\$0	\$106,650	\$139,727	\$0	\$139,727	(\$33,077)	\$1,593,425
2040	75/73	\$107,716	\$17,093	\$0	\$124,809	\$179,516	\$0	\$179,516	(\$54,707)	\$1,582,900
2041	76/74	\$108,793	\$17,730	\$0	\$126,523	\$141,683	\$0	\$141,683	(\$15,160)	\$1,610,792
2042	77/75	\$109,881	\$26,488	\$0	\$136,369	\$147,700	\$0	\$147,700	(\$11,331)	\$1,634,794
2043	78/76	\$110,980	\$27,425	\$0	\$138,405	\$152,543	\$0	\$152,543	(\$14,138)	\$1,655,982
2044	79/77	\$112,090	\$28,353	\$0	\$140,443	\$157,539	\$0	\$157,539	(\$17,096)	\$1,674,102
2045	80/78	\$113,211	\$29,350	\$0	\$142,561	\$162,708	\$0	\$162,708	(\$20,147)	\$1,688,867
2046	81/79	\$114,343	\$30,267	\$0	\$144,610	\$168,034	\$0	\$168,034	(\$23,424)	\$1,699,998
2047	82/80	\$115,487	\$31,323	\$0	\$146,810	\$173,540	\$0	\$173,540	(\$26,730)	\$1,707,182
2048	83/81	\$116,642	\$32,232	\$0	\$148,874	\$179,222	\$0	\$179,222	(\$30,348)	\$1,710,098
2049	84/82	\$117,809	\$33,345	\$0	\$151,154	\$185,095	\$0	\$185,095	(\$33,941)	\$1,708,395

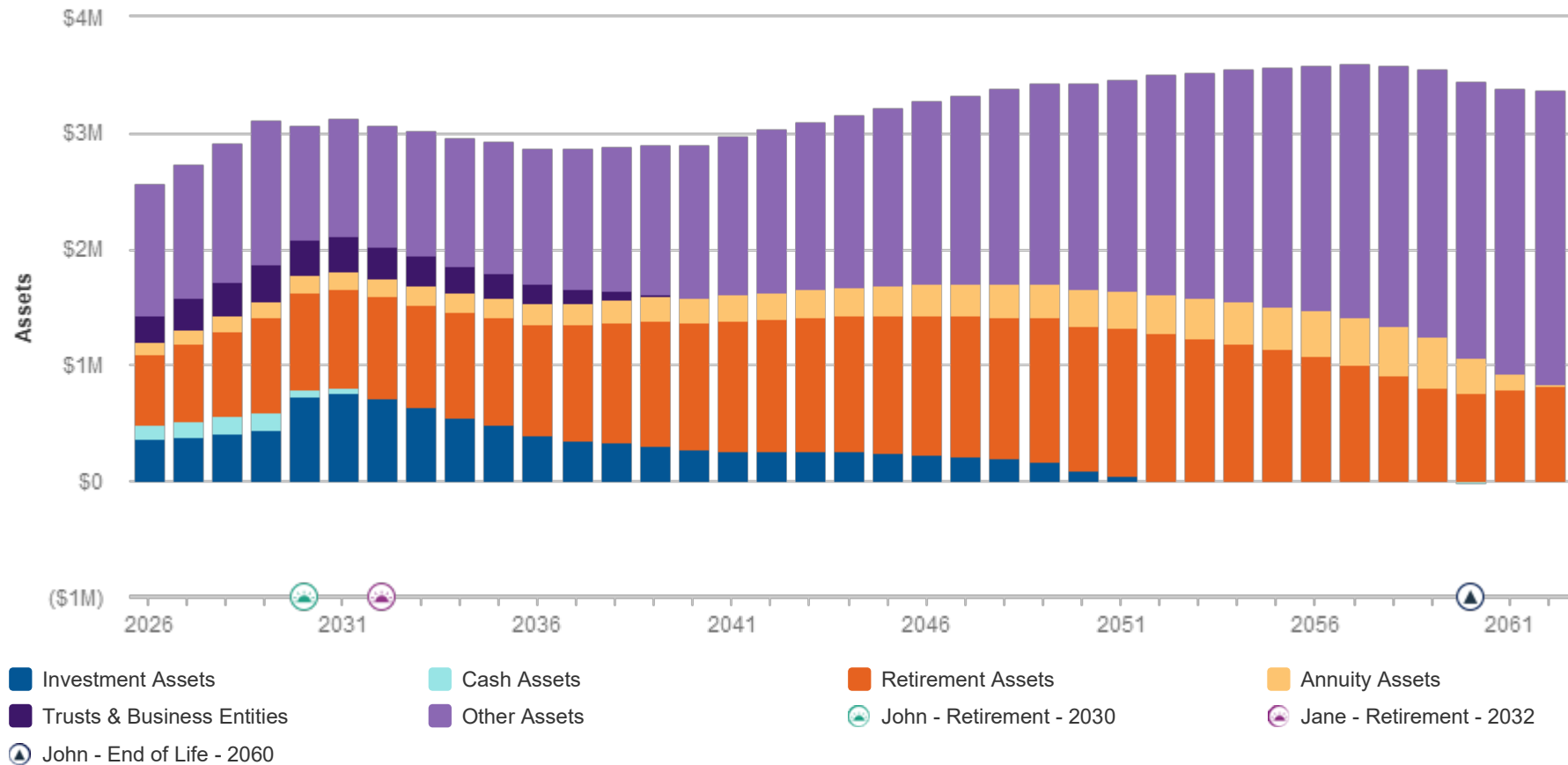
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Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	85/83	\$118,987	\$34,282	\$0	\$153,269	\$238,565	\$0	\$238,565	(\$85,296)	\$1,654,304
2051	86/84	\$120,177	\$35,291	\$0	\$155,468	\$197,130	\$0	\$197,130	(\$41,662)	\$1,640,644
2052	87/85	\$121,379	\$36,242	\$0	\$157,621	\$203,569	\$0	\$203,569	(\$45,948)	\$1,621,174
2053	88/86	\$122,592	\$37,006	\$0	\$159,598	\$220,925	\$0	\$220,925	(\$61,327)	\$1,584,755
2054	89/87	\$123,818	\$34,185	\$0	\$158,003	\$220,502	\$0	\$220,502	(\$62,499)	\$1,549,065
2055	90/88	\$125,056	\$32,726	\$0	\$157,782	\$221,191	\$0	\$221,191	(\$63,409)	\$1,513,097
2056	91/89	\$126,307	\$33,321	\$0	\$159,628	\$228,600	\$0	\$228,600	(\$68,972)	\$1,470,138
2057	92/90	\$127,570	\$33,832	\$0	\$161,402	\$242,882	\$0	\$242,882	(\$81,480)	\$1,413,126
2058	93/91	\$128,846	\$31,573	\$0	\$160,419	\$264,199	\$0	\$264,199	(\$103,780)	\$1,334,298
2059	94/92	\$130,134	\$21,166	\$0	\$151,300	\$273,095	\$0	\$273,095	(\$121,795)	\$1,244,709
 2060	95/93	\$131,435	\$7,434	\$0	\$138,869	\$362,299	\$0	\$362,299	(\$223,430)	\$1,053,632
2061	—/94	\$69,394	\$0	\$0	\$69,394	\$230,683	\$0	\$230,683	(\$161,289)	\$934,889
2062	—/95	\$70,089	\$0	\$0	\$70,089	\$206,845	\$0	\$206,845	(\$136,756)	\$835,528



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Assets | Proposed Strategy (All Years)

The Assets report illustrates the breakdown of your total assets.



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Year	Age	Investment Assets	Cash Assets	Retirement Assets	Annuity Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2026	61/59	\$362,266	\$127,000	\$605,131	\$114,204	\$1,208,601	\$230,080	\$1,133,000	\$2,571,681
2027	62/60	\$390,002	\$134,070	\$669,606	\$121,056	\$1,314,734	\$261,559	\$1,166,990	\$2,743,283
2028	63/61	\$419,402	\$141,211	\$738,047	\$128,319	\$1,426,979	\$294,489	\$1,202,000	\$2,923,468
2029	64/62	\$450,566	\$148,423	\$811,192	\$136,018	\$1,546,199	\$328,923	\$1,238,060	\$3,113,182
 2030	65/63	\$731,957	\$65,488	\$835,456	\$141,459	\$1,774,360	\$318,321	\$985,384	\$3,078,065
2031	66/64	\$761,235	\$41,900	\$860,536	\$147,117	\$1,810,788	\$302,594	\$1,014,945	\$3,128,327
 2032	67/65	\$723,849	\$0	\$867,635	\$153,002	\$1,744,486	\$283,832	\$1,045,394	\$3,073,712
2033	68/66	\$641,669	\$0	\$888,334	\$159,122	\$1,689,125	\$259,914	\$1,076,756	\$3,025,795
2034	69/67	\$553,526	\$0	\$909,802	\$165,487	\$1,628,815	\$232,885	\$1,109,059	\$2,970,759
2035	70/68	\$485,957	\$0	\$932,065	\$172,106	\$1,590,128	\$200,601	\$1,142,331	\$2,933,060
2036	71/69	\$391,126	\$0	\$965,379	\$178,990	\$1,535,495	\$162,910	\$1,176,601	\$2,875,006
2037	72/70	\$349,318	\$0	\$1,001,739	\$186,150	\$1,537,207	\$121,807	\$1,211,899	\$2,870,913
2038	73/71	\$333,160	\$0	\$1,039,487	\$193,596	\$1,566,243	\$75,123	\$1,248,255	\$2,889,621
2039	74/72	\$313,409	\$0	\$1,078,676	\$201,340	\$1,593,425	\$22,681	\$1,285,703	\$2,901,809
2040	75/73	\$271,238	\$0	\$1,102,268	\$209,394	\$1,582,900	\$0	\$1,324,274	\$2,907,174
2041	76/74	\$266,928	\$0	\$1,126,094	\$217,770	\$1,610,792	\$0	\$1,364,003	\$2,974,795
2042	77/75	\$266,274	\$0	\$1,142,039	\$226,481	\$1,634,794	\$0	\$1,404,923	\$3,039,717
2043	78/76	\$262,787	\$0	\$1,157,655	\$235,540	\$1,655,982	\$0	\$1,447,071	\$3,103,053
2044	79/77	\$256,202	\$0	\$1,172,938	\$244,962	\$1,674,102	\$0	\$1,490,484	\$3,164,586
2045	80/78	\$246,303	\$0	\$1,187,804	\$254,760	\$1,688,867	\$0	\$1,535,199	\$3,224,066
2046	81/79	\$232,731	\$0	\$1,202,317	\$264,950	\$1,699,998	\$0	\$1,581,255	\$3,281,253
2047	82/80	\$215,310	\$0	\$1,216,324	\$275,548	\$1,707,182	\$0	\$1,628,693	\$3,335,875
2048	83/81	\$193,574	\$0	\$1,229,954	\$286,570	\$1,710,098	\$0	\$1,677,554	\$3,387,652
2049	84/82	\$167,376	\$0	\$1,242,986	\$298,033	\$1,708,395	\$0	\$1,727,881	\$3,436,276

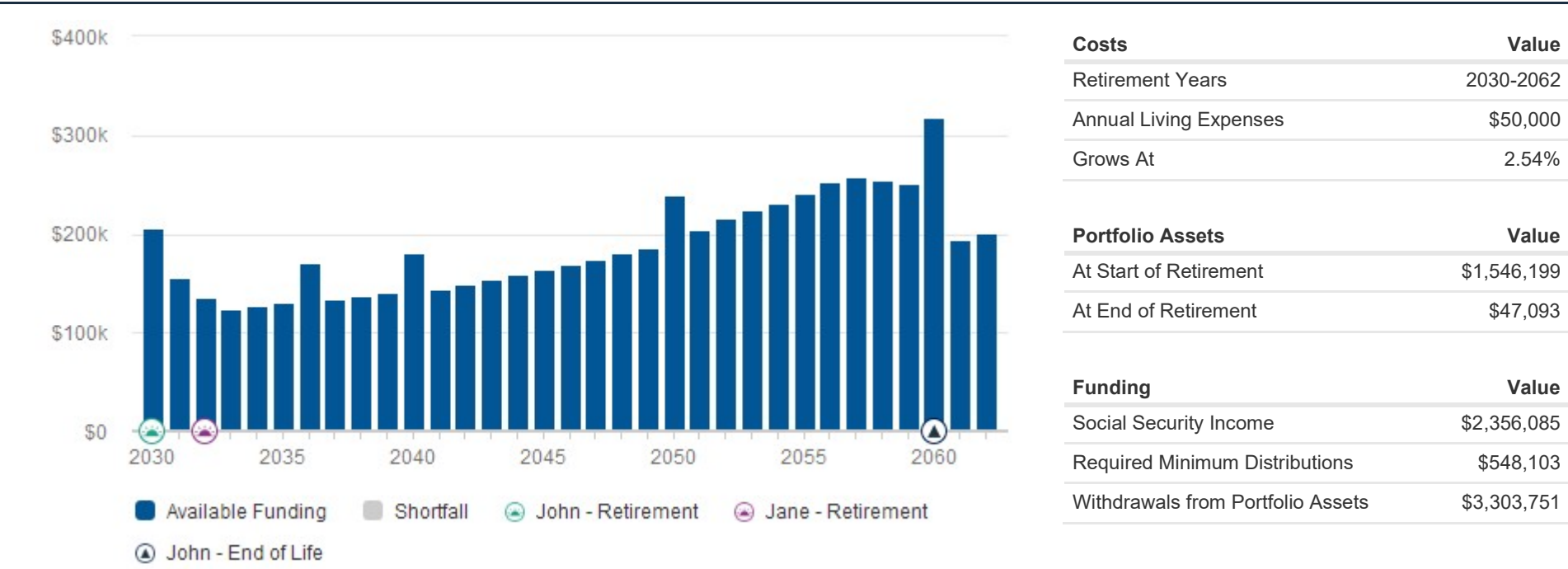
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Year	Age	Investment Assets	Cash Assets	Retirement Assets	Annuity Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2050	85/83	\$88,775	\$0	\$1,255,575	\$309,954	\$1,654,304	\$0	\$1,779,717	\$3,434,021
2051	86/84	\$50,664	\$0	\$1,267,628	\$322,352	\$1,640,644	\$0	\$1,833,109	\$3,473,753
2052	87/85	\$6,743	\$0	\$1,279,185	\$335,246	\$1,621,174	\$0	\$1,888,102	\$3,509,276
2053	88/86	\$0	\$0	\$1,236,099	\$348,656	\$1,584,755	\$0	\$1,944,746	\$3,529,501
2054	89/87	\$0	\$0	\$1,186,463	\$362,602	\$1,549,065	\$0	\$2,003,088	\$3,552,153
2055	90/88	\$0	\$0	\$1,135,991	\$377,106	\$1,513,097	\$0	\$2,063,181	\$3,576,278
2056	91/89	\$0	\$0	\$1,077,948	\$392,190	\$1,470,138	\$0	\$2,125,076	\$3,595,214
2057	92/90	\$0	\$0	\$1,005,248	\$407,878	\$1,413,126	\$0	\$2,188,828	\$3,601,954
2058	93/91	\$0	\$0	\$910,105	\$424,193	\$1,334,298	\$0	\$2,254,492	\$3,588,790
2059	94/92	\$0	\$0	\$803,548	\$441,161	\$1,244,709	\$0	\$2,322,127	\$3,566,836
 2060	95/93	\$0	\$0	\$766,884	\$286,748	\$1,053,632	\$0	\$2,391,791	\$3,445,423
2061	—/94	\$0	\$0	\$797,560	\$137,329	\$934,889	\$0	\$2,463,545	\$3,398,434
2062	—/95	\$0	\$0	\$829,462	\$6,066	\$835,528	\$0	\$2,537,451	\$3,372,979

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Your Retirement Funding



Options for Meeting Needs

- Retire at ages 66 and 64.
- Increase your living expenses in retirement to \$50,000 per year.

Retirement Goal Summary

Total Cost	\$6,207,939
Total Funding	\$6,207,939
Assets Remaining	\$47,093

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Cash Flow Details

 John - Retirement - 2030
  Jane - Retirement - 2032
  John - End of Life - 2060

	Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflow	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
	2030	65 / 63	\$17,239	\$0	\$379,560	\$396,799	\$55,276	\$159,014	\$214,290	\$182,509	\$1,787,849
	2031	66 / 64	\$34,822	\$0	\$128,790	\$163,612	\$56,680	\$106,932	\$163,612	\$0	\$1,848,455
	2032	67 / 65	\$48,269	\$0	\$24,989	\$73,258	\$58,120	\$77,902	\$136,022	(\$62,764)	\$1,829,720
	2033	68 / 66	\$67,273	\$0	\$12,000	\$79,273	\$59,596	\$64,705	\$124,301	(\$45,028)	\$1,843,178
	2034	69 / 67	\$67,946	\$0	\$12,000	\$79,946	\$61,110	\$65,957	\$127,067	(\$47,121)	\$1,855,719
	2035	70 / 68	\$68,626	\$0	\$12,000	\$80,626	\$62,662	\$67,298	\$129,960	(\$49,334)	\$1,866,484
	2036	71 / 69	\$69,312	\$0	\$1,777	\$71,089	\$64,254	\$105,949	\$170,203	(\$99,114)	\$1,838,062
	2037	72 / 70	\$70,005	\$0	\$0	\$70,005	\$65,886	\$67,580	\$133,466	(\$63,461)	\$1,845,869
	2038	73 / 71	\$70,705	\$0	\$0	\$70,705	\$67,560	\$69,756	\$137,316	(\$66,611)	\$1,850,772
	2039	74 / 72	\$71,412	\$0	\$0	\$71,412	\$69,276	\$72,026	\$141,302	(\$69,890)	\$1,852,522
	2040	75 / 73	\$72,126	\$21,652	\$0	\$93,778	\$71,036	\$110,359	\$181,395	(\$87,617)	\$1,814,891
	2041	76 / 74	\$72,847	\$22,459	\$0	\$95,306	\$72,840	\$70,629	\$143,469	(\$48,163)	\$1,814,329
	2042	77 / 75	\$73,576	\$31,372	\$0	\$104,948	\$74,690	\$74,689	\$149,379	(\$44,431)	\$1,808,489
	2043	78 / 76	\$74,312	\$32,490	\$0	\$106,802	\$76,587	\$77,528	\$154,115	(\$47,313)	\$1,798,384
	2044	79 / 77	\$75,055	\$33,605	\$0	\$108,660	\$78,532	\$80,463	\$158,995	(\$50,335)	\$1,783,709
	2045	80 / 78	\$75,805	\$34,795	\$0	\$110,600	\$80,527	\$83,518	\$164,045	(\$53,445)	\$1,764,116
	2046	81 / 79	\$76,563	\$35,883	\$0	\$112,446	\$82,572	\$86,668	\$169,240	(\$56,794)	\$1,739,271
	2047	82 / 80	\$77,328	\$37,144	\$0	\$114,472	\$84,669	\$89,946	\$174,615	(\$60,143)	\$1,708,793
	2048	83 / 81	\$78,101	\$38,230	\$0	\$116,331	\$86,820	\$93,334	\$180,154	(\$63,823)	\$1,672,301
	2049	84 / 82	\$78,882	\$39,562	\$0	\$118,444	\$89,025	\$96,856	\$185,881	(\$67,437)	\$1,629,372
	2050	85 / 83	\$79,671	\$40,681	\$0	\$120,352	\$91,286	\$147,908	\$239,194	(\$118,842)	\$1,532,175
	2051	86 / 84	\$80,468	\$41,875	\$0	\$122,343	\$93,605	\$109,900	\$203,505	(\$81,162)	\$1,467,547

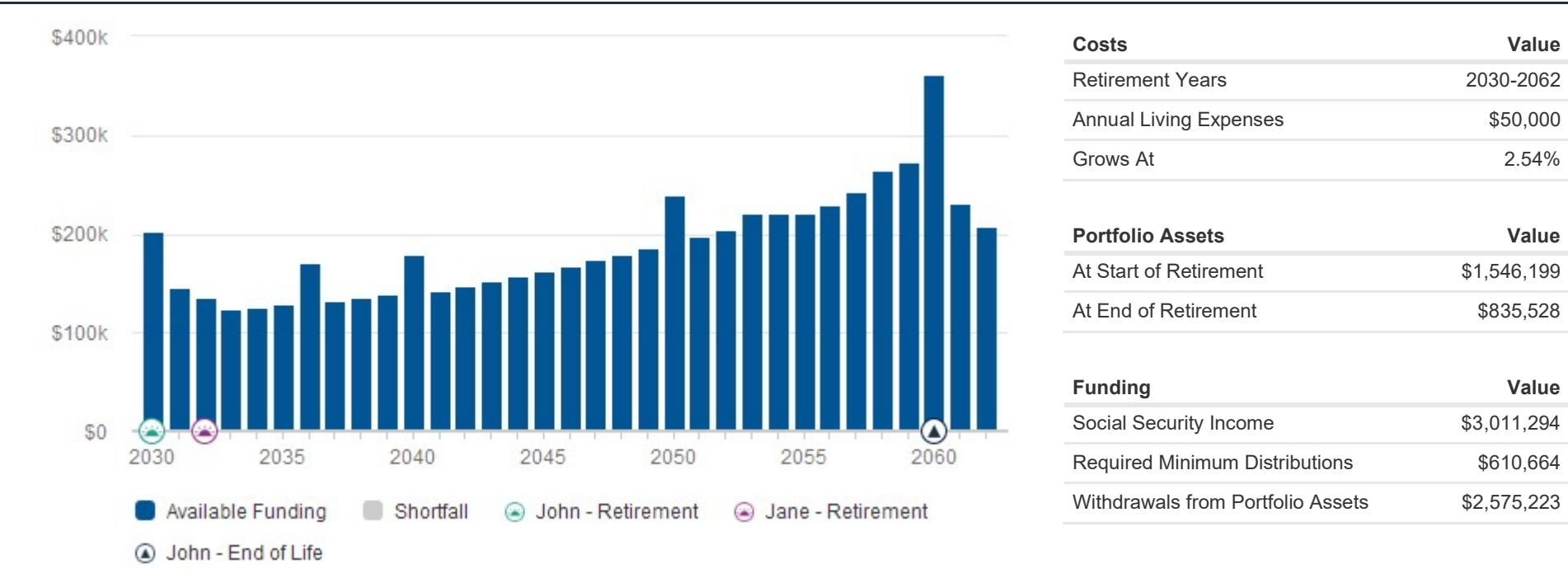
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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflow	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2052	87 / 85	\$81,273	\$40,489	\$0	\$121,762	\$95,983	\$120,551	\$216,534	(\$94,772)	\$1,388,081
2053	88 / 86	\$82,086	\$34,706	\$0	\$116,792	\$98,421	\$125,185	\$223,606	(\$106,814)	\$1,299,151
2054	89 / 87	\$82,906	\$27,307	\$0	\$110,213	\$100,921	\$130,253	\$231,174	(\$120,961)	\$1,199,889
2055	90 / 88	\$83,735	\$17,827	\$0	\$101,562	\$103,484	\$137,471	\$240,955	(\$139,393)	\$1,087,675
2056	91 / 89	\$84,572	\$5,994	\$0	\$90,566	\$106,112	\$146,915	\$253,027	(\$162,461)	\$959,712
2057	92 / 90	\$85,418	\$6,000	\$0	\$91,418	\$108,807	\$149,286	\$258,093	(\$166,675)	\$822,384
2058	93 / 91	\$86,272	\$6,032	\$0	\$92,304	\$111,571	\$142,070	\$253,641	(\$161,337)	\$684,840
2059	94 / 92	\$87,135	\$0	\$0	\$87,135	\$114,405	\$136,553	\$250,958	(\$163,823)	\$546,204
 2060	95 / 93	\$88,006	\$0	\$0	\$88,006	\$117,311	\$200,923	\$318,234	(\$230,228)	\$327,256
2061	— / 94	\$46,935	\$0	\$0	\$46,935	\$96,233	\$98,524	\$194,757	(\$147,822)	\$192,925
2062	— / 95	\$47,404	\$0	\$0	\$47,404	\$98,677	\$102,276	\$200,953	(\$153,549)	\$47,093

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Your Retirement Funding



Options for Meeting Needs

- Retire at ages 65 and 63.
- Increase your living expenses in retirement to \$59,000 per year.

Retirement Goal Summary

Total Cost	\$6,197,181
Total Funding	\$6,197,181
Assets Remaining	\$835,528

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Cash Flow Details

 John - Retirement - 2030
  Jane - Retirement - 2032
  John - End of Life - 2060

	Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflow	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
	2030	65 / 63	\$0	\$0	\$379,560	\$379,560	\$55,276	\$155,264	\$210,540	\$169,020	\$1,774,360
	2031	66 / 64	\$0	\$0	\$128,790	\$128,790	\$56,680	\$96,353	\$153,033	(\$24,243)	\$1,810,788
	2032	67 / 65	\$0	\$0	\$24,989	\$24,989	\$58,120	\$77,023	\$135,143	(\$110,154)	\$1,744,486
	2033	68 / 66	\$0	\$0	\$12,000	\$12,000	\$59,596	\$63,538	\$123,134	(\$111,134)	\$1,689,125
	2034	69 / 67	\$0	\$0	\$12,000	\$12,000	\$61,110	\$64,700	\$125,810	(\$113,810)	\$1,628,815
	2035	70 / 68	\$26,781	\$0	\$12,000	\$38,781	\$62,662	\$65,829	\$128,491	(\$89,710)	\$1,590,128
	2036	71 / 69	\$54,098	\$0	\$1,777	\$55,875	\$64,254	\$105,890	\$170,144	(\$114,269)	\$1,535,495
	2037	72 / 70	\$75,435	\$0	\$0	\$75,435	\$65,886	\$67,002	\$132,888	(\$57,453)	\$1,537,207
	2038	73 / 71	\$105,594	\$0	\$0	\$105,594	\$67,560	\$68,165	\$135,725	(\$30,131)	\$1,566,243
	2039	74 / 72	\$106,650	\$0	\$0	\$106,650	\$69,276	\$70,451	\$139,727	(\$33,077)	\$1,593,425
	2040	75 / 73	\$107,716	\$17,093	\$0	\$124,809	\$71,036	\$108,480	\$179,516	(\$54,707)	\$1,582,900
	2041	76 / 74	\$108,793	\$17,730	\$0	\$126,523	\$72,840	\$68,843	\$141,683	(\$15,160)	\$1,610,792
	2042	77 / 75	\$109,881	\$26,488	\$0	\$136,369	\$74,690	\$73,010	\$147,700	(\$11,331)	\$1,634,794
	2043	78 / 76	\$110,980	\$27,425	\$0	\$138,405	\$76,587	\$75,956	\$152,543	(\$14,138)	\$1,655,982
	2044	79 / 77	\$112,090	\$28,353	\$0	\$140,443	\$78,532	\$79,007	\$157,539	(\$17,096)	\$1,674,102
	2045	80 / 78	\$113,211	\$29,350	\$0	\$142,561	\$80,527	\$82,181	\$162,708	(\$20,147)	\$1,688,867
	2046	81 / 79	\$114,343	\$30,267	\$0	\$144,610	\$82,572	\$85,462	\$168,034	(\$23,424)	\$1,699,998
	2047	82 / 80	\$115,487	\$31,323	\$0	\$146,810	\$84,669	\$88,871	\$173,540	(\$26,730)	\$1,707,182
	2048	83 / 81	\$116,642	\$32,232	\$0	\$148,874	\$86,820	\$92,402	\$179,222	(\$30,348)	\$1,710,098
	2049	84 / 82	\$117,809	\$33,345	\$0	\$151,154	\$89,025	\$96,070	\$185,095	(\$33,941)	\$1,708,395
	2050	85 / 83	\$118,987	\$34,282	\$0	\$153,269	\$91,286	\$147,279	\$238,565	(\$85,296)	\$1,654,304
	2051	86 / 84	\$120,177	\$35,291	\$0	\$155,468	\$93,605	\$103,525	\$197,130	(\$41,662)	\$1,640,644

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflow	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2052	87 / 85	\$121,379	\$36,242	\$0	\$157,621	\$95,983	\$107,586	\$203,569	(\$45,948)	\$1,621,174
2053	88 / 86	\$122,592	\$37,006	\$0	\$159,598	\$98,421	\$122,504	\$220,925	(\$61,327)	\$1,584,755
2054	89 / 87	\$123,818	\$34,185	\$0	\$158,003	\$100,921	\$119,581	\$220,502	(\$62,499)	\$1,549,065
2055	90 / 88	\$125,056	\$32,726	\$0	\$157,782	\$103,484	\$117,707	\$221,191	(\$63,409)	\$1,513,097
2056	91 / 89	\$126,307	\$33,321	\$0	\$159,628	\$106,112	\$122,488	\$228,600	(\$68,972)	\$1,470,138
2057	92 / 90	\$127,570	\$33,832	\$0	\$161,402	\$108,807	\$134,075	\$242,882	(\$81,480)	\$1,413,126
2058	93 / 91	\$128,846	\$31,573	\$0	\$160,419	\$111,571	\$152,628	\$264,199	(\$103,780)	\$1,334,298
2059	94 / 92	\$130,134	\$21,166	\$0	\$151,300	\$114,405	\$158,690	\$273,095	(\$121,795)	\$1,244,709
 2060	95 / 93	\$131,435	\$7,434	\$0	\$138,869	\$117,311	\$244,988	\$362,299	(\$223,430)	\$1,053,632
2061	— / 94	\$69,394	\$0	\$0	\$69,394	\$96,233	\$134,450	\$230,683	(\$161,289)	\$934,889
2062	— / 95	\$70,089	\$0	\$0	\$70,089	\$98,677	\$108,168	\$206,845	(\$136,756)	\$835,528

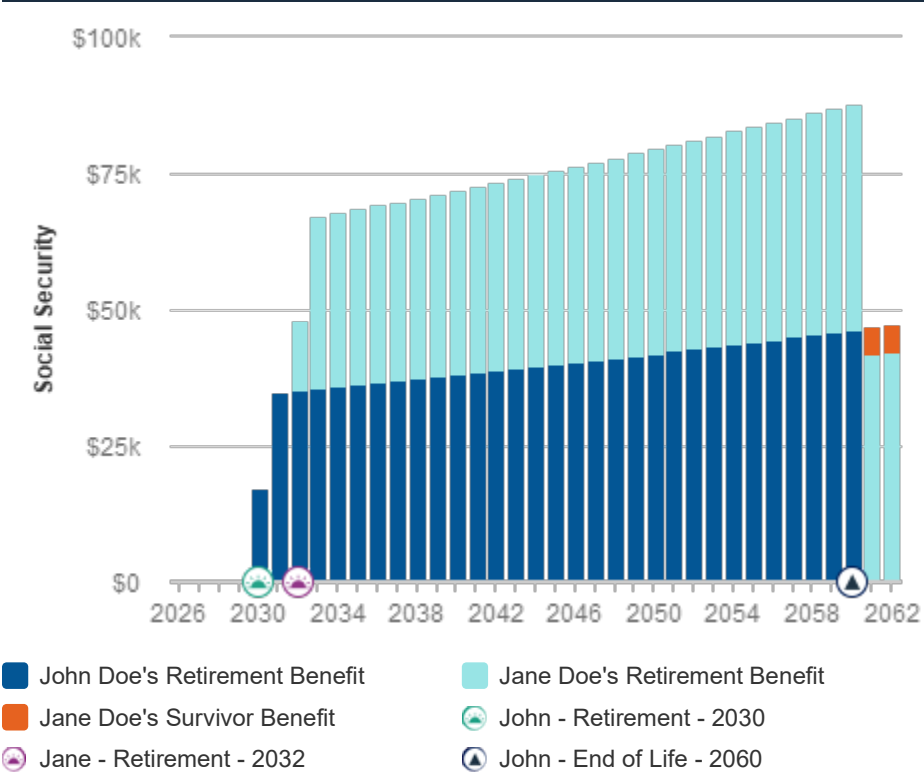
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Cash Flow - Social Security | Current Strategy vs. Proposed Strategy (All Years)

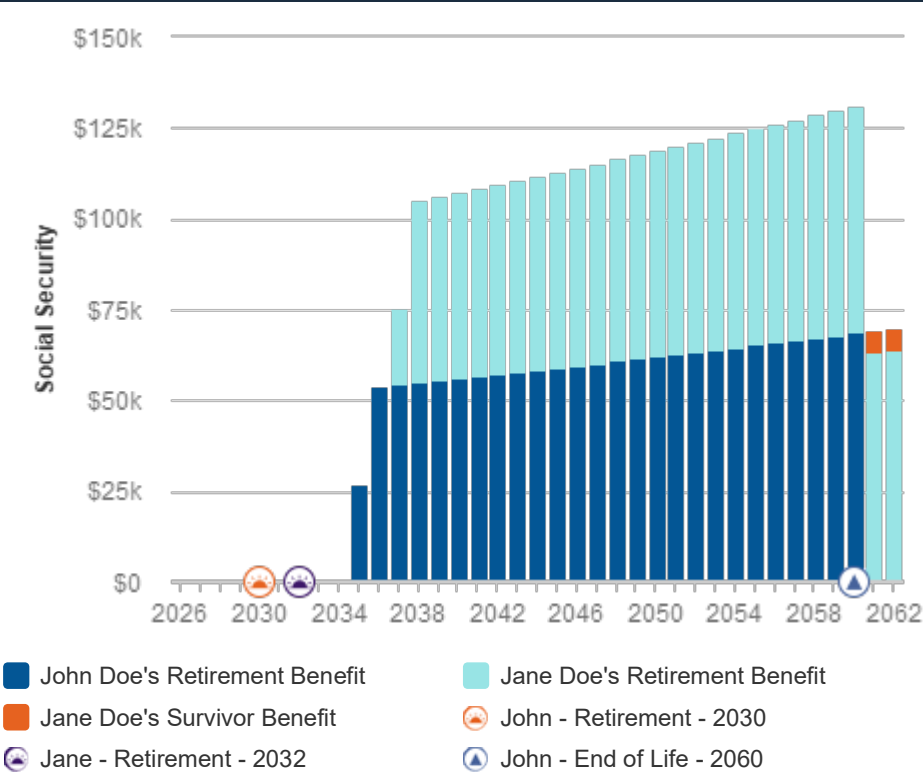


The Social Security report illustrates the breakdown of your projected Cash in-flows from Social Security.

Social Security Breakdown Current Strategy



Social Security Breakdown Proposed Strategy



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		Current Strategy				Proposed Strategy			
Year	Age	John Doe's Retirement Benefit	Jane Doe's Retirement Benefit	Jane Doe's Survivor Benefit	Total Social Security Income	John Doe's Retirement Benefit	Jane Doe's Retirement Benefit	Jane Doe's Survivor Benefit	Total Social Security Income
2026	61/59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	62/60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	63/61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	64/62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
 2030	65/63	\$17,239	\$0	\$0	\$17,239	\$0	\$0	\$0	\$0
2031	66/64	\$34,822	\$0	\$0	\$34,822	\$0	\$0	\$0	\$0
 2032	67/65	\$35,170	\$13,099	\$0	\$48,269	\$0	\$0	\$0	\$0
2033	68/66	\$35,522	\$31,751	\$0	\$67,273	\$0	\$0	\$0	\$0
2034	69/67	\$35,877	\$32,069	\$0	\$67,946	\$0	\$0	\$0	\$0
2035	70/68	\$36,236	\$32,390	\$0	\$68,626	\$26,781	\$0	\$0	\$26,781
2036	71/69	\$36,598	\$32,714	\$0	\$69,312	\$54,098	\$0	\$0	\$54,098
2037	72/70	\$36,964	\$33,041	\$0	\$70,005	\$54,639	\$20,796	\$0	\$75,435
2038	73/71	\$37,334	\$33,371	\$0	\$70,705	\$55,185	\$50,409	\$0	\$105,594
2039	74/72	\$37,707	\$33,705	\$0	\$71,412	\$55,737	\$50,913	\$0	\$106,650
2040	75/73	\$38,084	\$34,042	\$0	\$72,126	\$56,294	\$51,422	\$0	\$107,716
2041	76/74	\$38,465	\$34,382	\$0	\$72,847	\$56,857	\$51,936	\$0	\$108,793
2042	77/75	\$38,850	\$34,726	\$0	\$73,576	\$57,426	\$52,455	\$0	\$109,881
2043	78/76	\$39,239	\$35,073	\$0	\$74,312	\$58,000	\$52,980	\$0	\$110,980
2044	79/77	\$39,631	\$35,424	\$0	\$75,055	\$58,580	\$53,510	\$0	\$112,090
2045	80/78	\$40,027	\$35,778	\$0	\$75,805	\$59,166	\$54,045	\$0	\$113,211
2046	81/79	\$40,427	\$36,136	\$0	\$76,563	\$59,758	\$54,585	\$0	\$114,343
2047	82/80	\$40,831	\$36,497	\$0	\$77,328	\$60,356	\$55,131	\$0	\$115,487
2048	83/81	\$41,239	\$36,862	\$0	\$78,101	\$60,960	\$55,682	\$0	\$116,642

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		Current Strategy				Proposed Strategy			
Year	Age	John Doe's Retirement Benefit	Jane Doe's Retirement Benefit	Jane Doe's Survivor Benefit	Total Social Security Income	John Doe's Retirement Benefit	Jane Doe's Retirement Benefit	Jane Doe's Survivor Benefit	Total Social Security Income
2049	84/82	\$41,651	\$37,231	\$0	\$78,882	\$61,570	\$56,239	\$0	\$117,809
2050	85/83	\$42,068	\$37,603	\$0	\$79,671	\$62,186	\$56,801	\$0	\$118,987
2051	86/84	\$42,489	\$37,979	\$0	\$80,468	\$62,808	\$57,369	\$0	\$120,177
2052	87/85	\$42,914	\$38,359	\$0	\$81,273	\$63,436	\$57,943	\$0	\$121,379
2053	88/86	\$43,343	\$38,743	\$0	\$82,086	\$64,070	\$58,522	\$0	\$122,592
2054	89/87	\$43,776	\$39,130	\$0	\$82,906	\$64,711	\$59,107	\$0	\$123,818
2055	90/88	\$44,214	\$39,521	\$0	\$83,735	\$65,358	\$59,698	\$0	\$125,056
2056	91/89	\$44,656	\$39,916	\$0	\$84,572	\$66,012	\$60,295	\$0	\$126,307
2057	92/90	\$45,103	\$40,315	\$0	\$85,418	\$66,672	\$60,898	\$0	\$127,570
2058	93/91	\$45,554	\$40,718	\$0	\$86,272	\$67,339	\$61,507	\$0	\$128,846
2059	94/92	\$46,010	\$41,125	\$0	\$87,135	\$68,012	\$62,122	\$0	\$130,134
 	2060 95/93	\$46,470	\$41,536	\$0	\$88,006	\$68,692	\$62,743	\$0	\$131,435
	2061 —/94	\$0	\$41,951	\$4,984	\$46,935	\$0	\$63,370	\$6,024	\$69,394
	2062 —/95	\$0	\$42,371	\$5,033	\$47,404	\$0	\$64,004	\$6,085	\$70,089

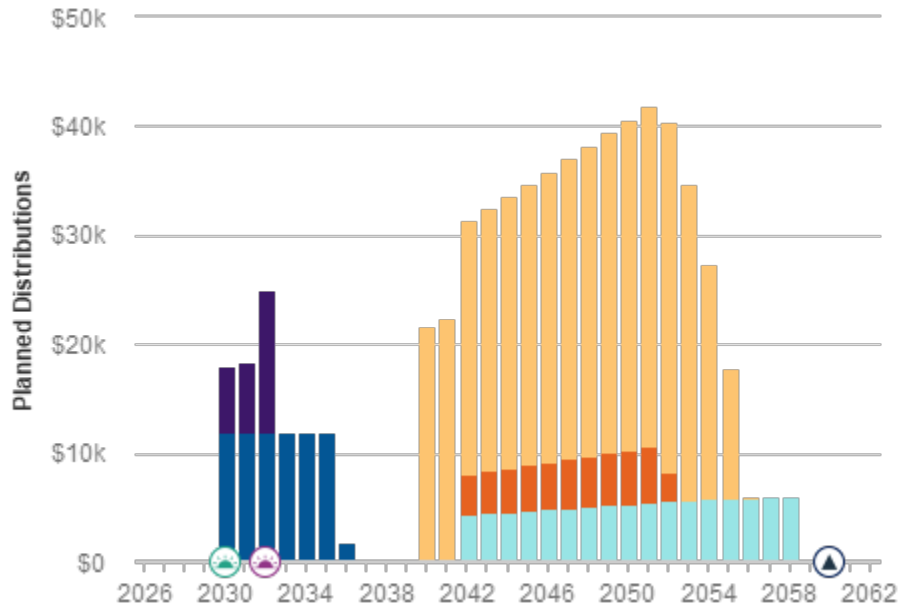
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Cash Flow - Planned Distributions | Current Strategy vs. Proposed Strategy (All Years)

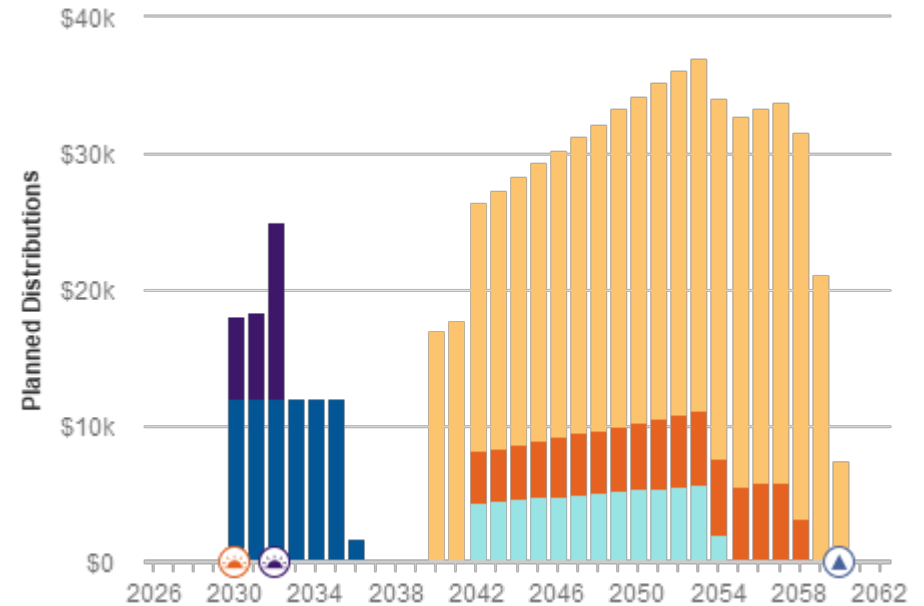
The Planned Distributions report illustrates your projected cash flow resulting from Qualified Plan distributions and transfers from non-cash assets to cash assets.





Planned Distribution Breakdown Current Strategy





Planned Distribution Breakdown Proposed Strategy



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		Current Strategy						Proposed Strategy					
Year	Age	John Deferred Compensation	Jane 403(B)	Jane's Traditional IRA	John SIMPLE IRA	Health Savings Account	Total Planned Distributions	John Deferred Compensation	Jane 403(B)	Jane's Traditional IRA	John SIMPLE IRA	Health Savings Account	Total Planned Distributions
2026	61/59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	62/60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	63/61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	64/62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
 2030	65/63	\$12,000	\$0	\$0	\$0	\$6,078	\$18,078	\$12,000	\$0	\$0	\$0	\$6,078	\$18,078
2031	66/64	\$12,000	\$0	\$0	\$0	\$6,382	\$18,382	\$12,000	\$0	\$0	\$0	\$6,382	\$18,382
 2032	67/65	\$12,000	\$0	\$0	\$0	\$12,989	\$24,989	\$12,000	\$0	\$0	\$0	\$12,989	\$24,989
2033	68/66	\$12,000	\$0	\$0	\$0	\$0	\$12,000	\$12,000	\$0	\$0	\$0	\$0	\$12,000
2034	69/67	\$12,000	\$0	\$0	\$0	\$0	\$12,000	\$12,000	\$0	\$0	\$0	\$0	\$12,000
2035	70/68	\$12,000	\$0	\$0	\$0	\$0	\$12,000	\$12,000	\$0	\$0	\$0	\$0	\$12,000
2036	71/69	\$1,777	\$0	\$0	\$0	\$0	\$1,777	\$1,777	\$0	\$0	\$0	\$0	\$1,777
2037	72/70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	73/71	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	74/72	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	75/73	\$0	\$0	\$0	\$21,652	\$0	\$21,652	\$0	\$0	\$0	\$17,093	\$0	\$17,093
2041	76/74	\$0	\$0	\$0	\$22,459	\$0	\$22,459	\$0	\$0	\$0	\$17,730	\$0	\$17,730
2042	77/75	\$0	\$4,444	\$3,735	\$23,193	\$0	\$31,372	\$0	\$4,444	\$3,735	\$18,309	\$0	\$26,488
2043	78/76	\$0	\$4,562	\$3,875	\$24,053	\$0	\$32,490	\$0	\$4,562	\$3,875	\$18,988	\$0	\$27,425
2044	79/77	\$0	\$4,662	\$4,001	\$24,942	\$0	\$33,605	\$0	\$4,662	\$4,001	\$19,690	\$0	\$28,353
2045	80/78	\$0	\$4,784	\$4,150	\$25,861	\$0	\$34,795	\$0	\$4,784	\$4,150	\$20,416	\$0	\$29,350
2046	81/79	\$0	\$4,909	\$4,303	\$26,671	\$0	\$35,883	\$0	\$4,909	\$4,303	\$21,055	\$0	\$30,267
2047	82/80	\$0	\$5,036	\$4,462	\$27,646	\$0	\$37,144	\$0	\$5,036	\$4,462	\$21,825	\$0	\$31,323
2048	83/81	\$0	\$5,140	\$4,601	\$28,489	\$0	\$38,230	\$0	\$5,140	\$4,601	\$22,491	\$0	\$32,232

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		Current Strategy						Proposed Strategy					
Year	Age	John Deferred Compensation	Jane 403(B)	Jane's Traditional IRA	John SIMPLE IRA	Health Savings Account	Total Planned Distributions	John Deferred Compensation	Jane 403(B)	Jane's Traditional IRA	John SIMPLE IRA	Health Savings Account	Total Planned Distributions
2049	84/82	\$0	\$5,271	\$4,770	\$29,521	\$0	\$39,562	\$0	\$5,271	\$4,770	\$23,304	\$0	\$33,345
2050	85/83	\$0	\$5,375	\$4,915	\$30,391	\$0	\$40,681	\$0	\$5,375	\$4,915	\$23,992	\$0	\$34,282
2051	86/84	\$0	\$5,511	\$5,093	\$31,271	\$0	\$41,875	\$0	\$5,511	\$5,093	\$24,687	\$0	\$35,291
2052	87/85	\$0	\$5,613	\$2,719	\$32,157	\$0	\$40,489	\$0	\$5,613	\$5,243	\$25,386	\$0	\$36,242
2053	88/86	\$0	\$5,714	\$0	\$28,992	\$0	\$34,706	\$0	\$5,714	\$5,395	\$25,897	\$0	\$37,006
2054	89/87	\$0	\$5,813	\$0	\$21,494	\$0	\$27,307	\$0	\$2,041	\$5,548	\$26,596	\$0	\$34,185
2055	90/88	\$0	\$5,867	\$0	\$11,960	\$0	\$17,827	\$0	\$0	\$5,659	\$27,067	\$0	\$32,726
2056	91/89	\$0	\$5,960	\$0	\$34	\$0	\$5,994	\$0	\$0	\$5,812	\$27,509	\$0	\$33,321
2057	92/90	\$0	\$6,000	\$0	\$0	\$0	\$6,000	\$0	\$0	\$5,915	\$27,917	\$0	\$33,832
2058	93/91	\$0	\$6,032	\$0	\$0	\$0	\$6,032	\$0	\$0	\$3,291	\$28,282	\$0	\$31,573
2059	94/92	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$21,166	\$0	\$21,166
  2060	95/93	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,434	\$0	\$7,434
2061	—/94	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	—/95	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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Maximum Retirement Spending | Proposed Strategy



Depending upon whether you have a surplus or a shortfall, you may be able to change the amount of money you spend annually during retirement.

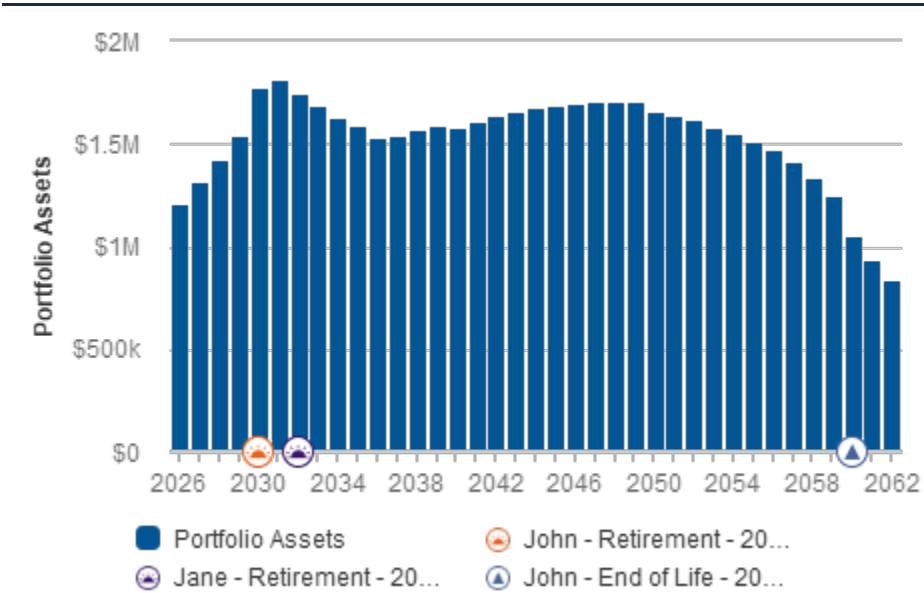
Retirement is assumed to start in 2030 when John is age 65. Retirement for Jane starts in 2032 at age 65. Annual living expenses during retirement are expected to be \$50,000 (in today's dollars) and are projected to grow at 2.54% beginning immediately. Desired assets remaining at death are \$0.

Summary

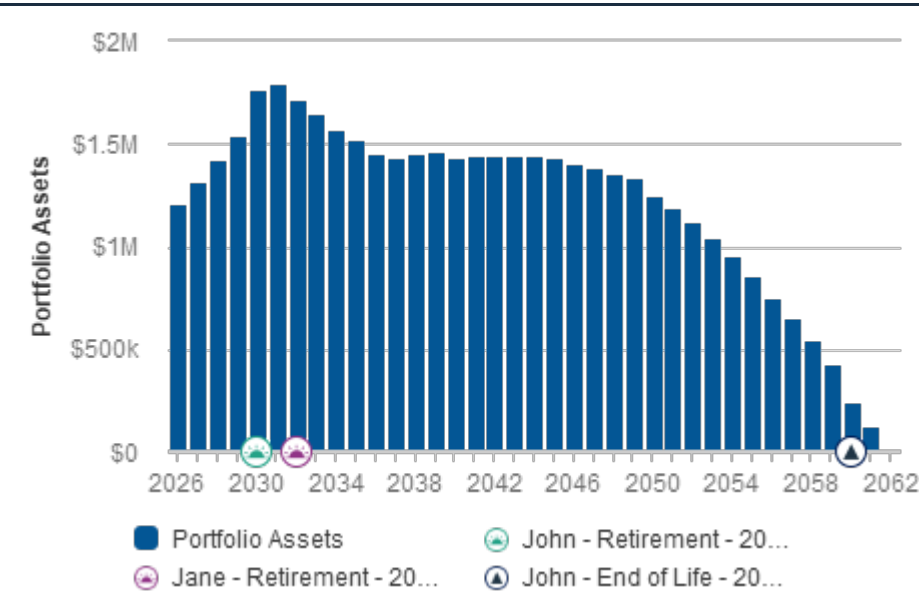
Living Expenses	Cost of Retirement	Assets in 2062
\$50,000 (current)	\$6,212,700 (current)	\$835,528 (current)
\$59,000 (new)	\$6,678,908 (new)	\$14,687 (new)

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

Portfolio Assets - Proposed Strategy



Portfolio Assets - Maximum Retirement Spending



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Retirement Asset Summary | Current Strategy vs. Proposed Strategy (All Years)

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.

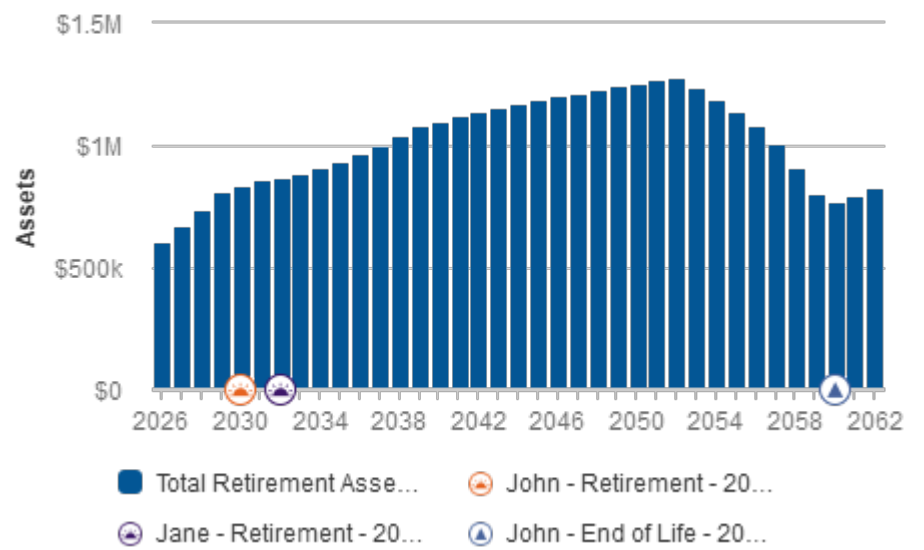
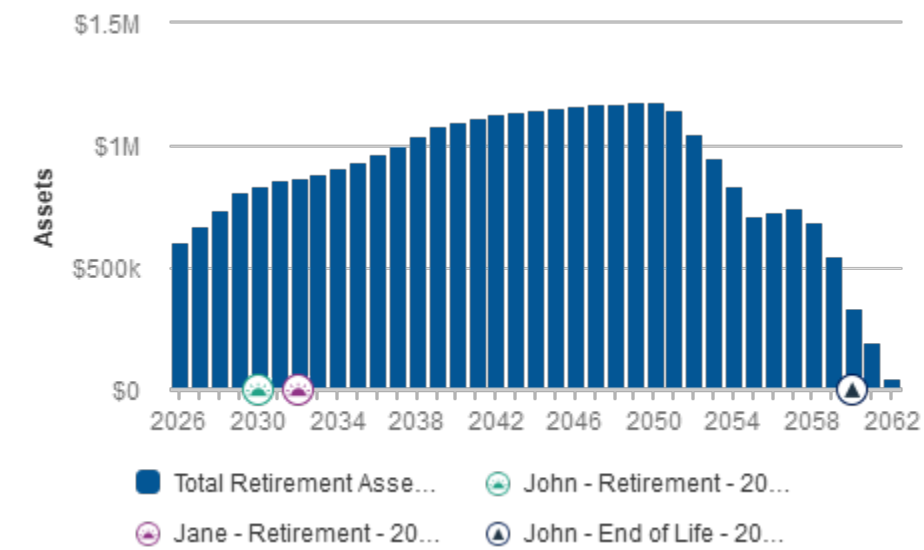


How Will Your Retirement Assets Grow?

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

Accumulated Assets through Retirement Current Strategy

Accumulated Assets through Retirement Proposed Strategy



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			Current Strategy					Proposed Strategy				
Year	Age		Total Retirement Assets (BOY)				Total Retirement Assets (EOY)	Total Retirement Assets (BOY)				Total Retirement Assets (EOY)
			Contributions	Growth	Withdrawals	Contributions		Growth	Withdrawals			
2026	61/59		\$544,398	\$29,600	\$31,133	\$0	\$605,131	\$544,398	\$29,600	\$31,133	\$0	\$605,131
2027	62/60		\$605,131	\$29,972	\$34,503	\$0	\$669,606	\$605,131	\$29,972	\$34,503	\$0	\$669,606
2028	63/61		\$669,606	\$30,351	\$38,090	\$0	\$738,047	\$669,606	\$30,351	\$38,090	\$0	\$738,047
2029	64/62		\$738,047	\$31,239	\$41,906	\$0	\$811,192	\$738,047	\$31,239	\$41,906	\$0	\$811,192
	2030	65/63	\$811,192	\$12,142	\$30,200	\$18,078	\$835,456	\$811,192	\$12,142	\$30,200	\$18,078	\$835,456
	2031	66/64	\$835,456	\$12,336	\$31,126	\$18,382	\$860,536	\$835,456	\$12,336	\$31,126	\$18,382	\$860,536
	2032	67/65	\$860,536	\$0	\$32,088	\$24,989	\$867,635	\$860,536	\$28,800	\$32,088	\$53,789	\$867,635
	2033	68/66	\$867,635	\$0	\$32,699	\$12,000	\$888,334	\$867,635	\$29,550	\$32,699	\$41,550	\$888,334
	2034	69/67	\$888,334	\$0	\$33,468	\$12,000	\$909,802	\$888,334	\$30,300	\$33,468	\$42,300	\$909,802
	2035	70/68	\$909,802	\$0	\$34,263	\$12,000	\$932,065	\$909,802	\$0	\$34,263	\$12,000	\$932,065
	2036	71/69	\$932,065	\$0	\$35,092	\$1,777	\$965,380	\$932,065	\$0	\$35,091	\$1,777	\$965,379
	2037	72/70	\$965,380	\$0	\$36,360	\$0	\$1,001,740	\$965,379	\$0	\$36,360	\$0	\$1,001,739
	2038	73/71	\$1,001,740	\$0	\$37,749	\$0	\$1,039,489	\$1,001,739	\$0	\$37,748	\$0	\$1,039,487
	2039	74/72	\$1,039,489	\$0	\$39,189	\$0	\$1,078,678	\$1,039,487	\$0	\$39,189	\$0	\$1,078,676
	2040	75/73	\$1,078,678	\$0	\$40,684	\$21,652	\$1,097,710	\$1,078,676	\$0	\$40,685	\$17,093	\$1,102,268
	2041	76/74	\$1,097,710	\$0	\$41,373	\$22,459	\$1,116,624	\$1,102,268	\$0	\$41,556	\$17,730	\$1,126,094
	2042	77/75	\$1,116,624	\$0	\$42,055	\$31,372	\$1,127,307	\$1,126,094	\$0	\$42,433	\$26,488	\$1,142,039
	2043	78/76	\$1,127,307	\$0	\$42,451	\$32,490	\$1,137,268	\$1,142,039	\$0	\$43,041	\$27,425	\$1,157,655
	2044	79/77	\$1,137,268	\$0	\$42,820	\$33,605	\$1,146,483	\$1,157,655	\$0	\$43,636	\$28,353	\$1,172,938
	2045	80/78	\$1,146,483	\$0	\$43,158	\$34,795	\$1,154,846	\$1,172,938	\$0	\$44,216	\$29,350	\$1,187,804
	2046	81/79	\$1,154,846	\$0	\$43,462	\$35,883	\$1,162,425	\$1,187,804	\$0	\$44,780	\$30,267	\$1,202,317
	2047	82/80	\$1,162,425	\$0	\$43,735	\$37,144	\$1,169,016	\$1,202,317	\$0	\$45,330	\$31,323	\$1,216,324
	2048	83/81	\$1,169,016	\$0	\$43,970	\$38,230	\$1,174,756	\$1,216,324	\$0	\$45,862	\$32,232	\$1,229,954
	2049	84/82	\$1,174,756	\$0	\$44,168	\$39,562	\$1,179,362	\$1,229,954	\$0	\$46,377	\$33,345	\$1,242,986
	2050	85/83	\$1,179,362	\$0	\$44,326	\$40,681	\$1,183,007	\$1,242,986	\$0	\$46,871	\$34,282	\$1,255,575

		Current Strategy						Proposed Strategy				
Year	Age	Total Retirement Assets (BOY)	Contributions	Growth	Total Withdrawals	Total Retirement Assets (EOY)	Total Retirement Assets (BOY)	Contributions	Growth	Total Withdrawals	Total Retirement Assets (EOY)	
2051	86/84	\$1,183,007	\$0	\$44,442	\$82,254	\$1,145,195	\$1,255,575	\$0	\$47,344	\$35,291	\$1,267,628	
2052	87/85	\$1,145,195	\$0	\$42,901	\$135,261	\$1,052,835	\$1,267,628	\$0	\$47,799	\$36,242	\$1,279,185	
2053	88/86	\$1,052,835	\$0	\$39,180	\$141,520	\$950,495	\$1,279,185	\$0	\$48,234	\$91,320	\$1,236,099	
2054	89/87	\$950,495	\$0	\$35,060	\$148,268	\$837,287	\$1,236,099	\$0	\$47,048	\$96,684	\$1,186,463	
2055	90/88	\$837,287	\$0	\$30,502	\$157,220	\$710,569	\$1,186,463	\$0	\$45,663	\$96,135	\$1,135,991	
2056	91/89	\$710,569	\$0	\$25,408	\$6,367	\$729,610	\$1,135,991	\$0	\$44,250	\$102,293	\$1,077,948	
2057	92/90	\$729,610	\$0	\$26,143	\$6,000	\$749,753	\$1,077,948	\$0	\$42,612	\$115,312	\$1,005,248	
2058	93/91	\$749,753	\$0	\$26,920	\$91,833	\$684,840	\$1,005,248	\$0	\$40,210	\$135,353	\$910,105	
2059	94/92	\$684,840	\$0	\$25,187	\$163,823	\$546,204	\$910,105	\$0	\$36,404	\$142,961	\$803,548	
  2060	95/93	\$546,204	\$0	\$21,280	\$230,228	\$337,256	\$803,548	\$0	\$32,141	\$68,805	\$766,884	
2061	—/94	\$337,256	\$0	\$13,491	\$157,822	\$192,925	\$766,884	\$0	\$30,676	\$0	\$797,560	
2062	—/95	\$192,925	\$0	\$7,717	\$153,549	\$47,093	\$797,560	\$0	\$31,902	\$0	\$829,462	
Totals		—	\$145,640	\$1,298,299	\$1,941,244	—	—	\$234,290	\$1,466,934	\$1,416,160	—	

Total Holdings	—	—	—	—	\$241,700.00	—	\$336,100.42	\$94,400.42	100.00%
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Disclaimer



The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

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

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

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

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

John Doe:

Signature

Date

Jane Doe:

Signature

Date

David Cawley:

Signature

Date _____

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