



John and Jane Doe

PRELIMINARY PLAN
January 06, 2012

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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 500 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.

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.

Client(s): _____
John Doe _____ Date _____

Jane Doe _____ Date _____

Advisor: _____
Kevin MacWilliams _____ Date _____

Retirement Needs

Base Facts

Prepared for John and Jane Doe

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 2022 when John is age 65. Retirement for Jane starts in 2022 at age 62. Annual living expenses during retirement are expected to be \$48,000 (in today's dollars) and are projected to grow at 3.59% beginning immediately.

You can expect living expenses to be \$68,300 in the first year of retirement and \$218,730 in the last year of retirement. Total cost of retirement is expected to be \$6,689,547.

SUMMARY

Retirement Lasts
2022 - 2055 (34 years)

Living Expenses (2022)
\$68,300

Living Expenses
\$4,312,299

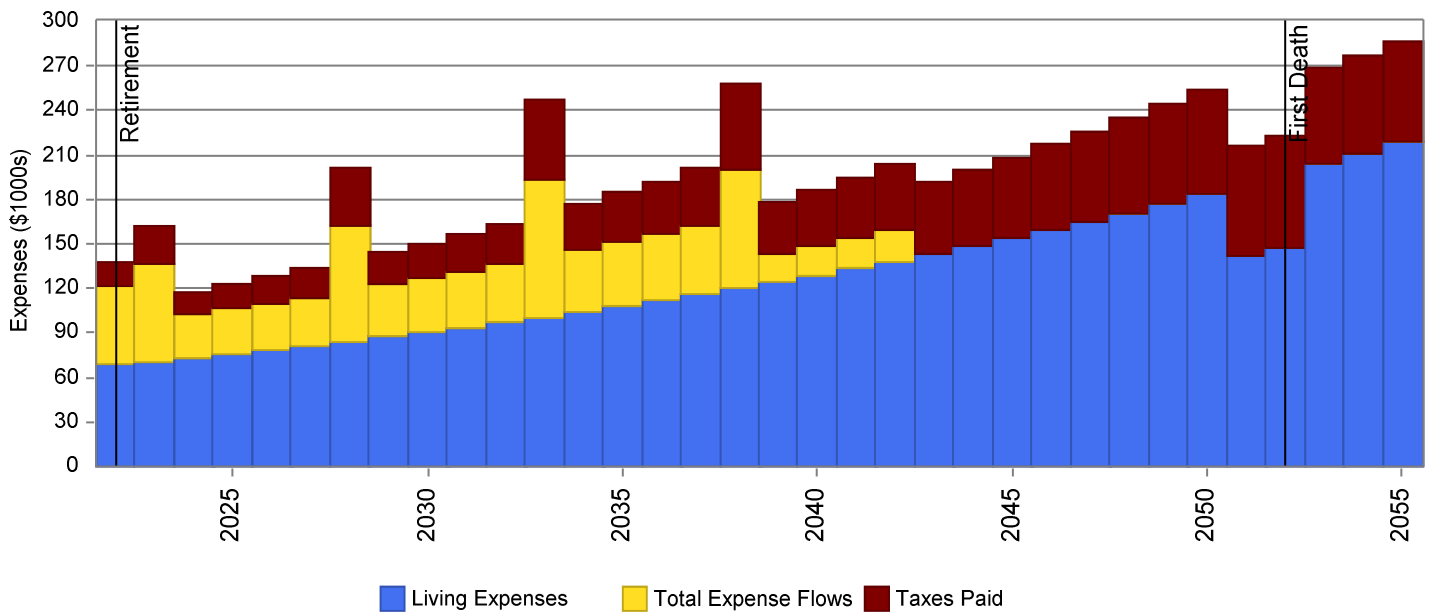
Cost of Retirement
\$6,689,547

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 \$68,300 in the first year of retirement (2022) and \$218,730 in the last year of retirement (2055). 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 Needs

Base Facts

Prepared for John and Jane Doe

| Year | Age | Living Expenses | Total Expense Flows | Taxes Paid | Total Expenses | Total Outflows |
|------|-------|-----------------|---------------------|------------|----------------|----------------|
| 2022 | 65/62 | \$68,300 | \$52,929 | \$16,720 | \$137,949 | \$137,949 |
| 2023 | 66/63 | 70,752 | 65,151 | 26,574 | 162,477 | 162,477 |
| 2024 | 67/64 | 73,292 | 29,315 | 15,149 | 117,756 | 117,756 |
| 2025 | 68/65 | 75,923 | 30,368 | 16,667 | 122,958 | 122,958 |
| 2026 | 69/66 | 78,649 | 31,458 | 17,928 | 128,035 | 128,035 |
| 2027 | 70/67 | 81,472 | 32,588 | 19,485 | 133,545 | 133,545 |
| 2028 | 71/68 | 84,397 | 77,717 | 38,839 | 200,953 | 200,953 |
| 2029 | 72/69 | 87,427 | 34,969 | 21,785 | 144,181 | 144,181 |
| 2030 | 73/70 | 90,566 | 36,225 | 23,290 | 150,081 | 150,081 |
| 2031 | 74/71 | 93,817 | 37,526 | 25,302 | 156,645 | 156,645 |
| 2032 | 75/72 | 97,185 | 38,873 | 26,812 | 162,870 | 162,870 |
| 2033 | 76/73 | 100,674 | 92,704 | 53,723 | 247,101 | 247,101 |
| 2034 | 77/74 | 104,288 | 41,713 | 31,099 | 177,100 | 177,100 |
| 2035 | 78/75 | 108,032 | 43,211 | 33,423 | 184,666 | 184,666 |
| 2036 | 79/76 | 111,910 | 44,763 | 35,865 | 192,538 | 192,538 |
| 2037 | 80/77 | 115,928 | 46,370 | 38,381 | 200,679 | 200,679 |
| 2038 | 81/78 | 120,090 | 80,563 | 57,501 | 258,154 | 258,154 |
| 2039 | 82/79 | 124,401 | 18,661 | 35,921 | 178,983 | 178,983 |

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| Year | Age | Living Expenses | Total Expense Flows | Taxes Paid | Total Expenses | Total Outflows |
|---------------|--------------|--------------------|---------------------|--------------------|--------------------|--------------------|
| 2040 | 83/80 | 128,867 | 19,331 | 38,569 | 186,767 | 186,767 |
| 2041 | 84/81 | 133,493 | 20,025 | 41,339 | 194,857 | 194,857 |
| 2042 | 85/82 | 138,285 | 20,744 | 45,079 | 204,108 | 204,108 |
| 2043 | 86/83 | 143,249 | 0 | 48,139 | 191,388 | 191,388 |
| 2044 | 87/84 | 148,392 | 0 | 51,344 | 199,736 | 199,736 |
| 2045 | 88/85 | 153,719 | 0 | 54,512 | 208,231 | 208,231 |
| 2046 | 89/86 | 159,238 | 0 | 57,773 | 217,011 | 217,011 |
| 2047 | 90/87 | 164,955 | 0 | 60,885 | 225,840 | 225,840 |
| 2048 | 91/88 | 170,877 | 0 | 64,333 | 235,210 | 235,210 |
| 2049 | 92/89 | 177,011 | 0 | 67,527 | 244,538 | 244,538 |
| 2050 | 93/90 | 183,366 | 0 | 70,516 | 253,882 | 253,882 |
| 2051 | 94/91 | 142,459 | 0 | 73,144 | 215,603 | 215,603 |
| 2052 | 95/92 | 147,573 | 0 | 75,707 | 223,280 | 223,280 |
| 2053 | 96/93 | 203,832 | 0 | 64,639 | 268,471 | 268,471 |
| 2054 | 97/94 | 211,150 | 0 | 66,343 | 277,493 | 277,493 |
| 2055 | 98/95 | 218,730 | 0 | 67,731 | 286,461 | 286,461 |
| Totals | | \$4,312,299 | \$895,204 | \$1,482,044 | \$6,689,547 | \$6,689,547 |

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Retirement Planning - Income vs. Expenses

Base Facts

Prepared for John and Jane Doe

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:

| | | |
|------------------------|----------|-------------------|
| John's Social Security | \$26,681 | starting in 2022 |
| Jane's Social Security | \$9,605 | starting in 2022 |
| Hancock - Annuitized | \$7,552 | starting in 2022 |
| Investment Income | \$0 | during retirement |
| Planned Distributions | \$34,320 | starting in 2027 |

SUMMARY

Cost of Retirement
\$6,689,547

Retirement Inflows
\$6,409,770

Unfunded Costs
\$279,777

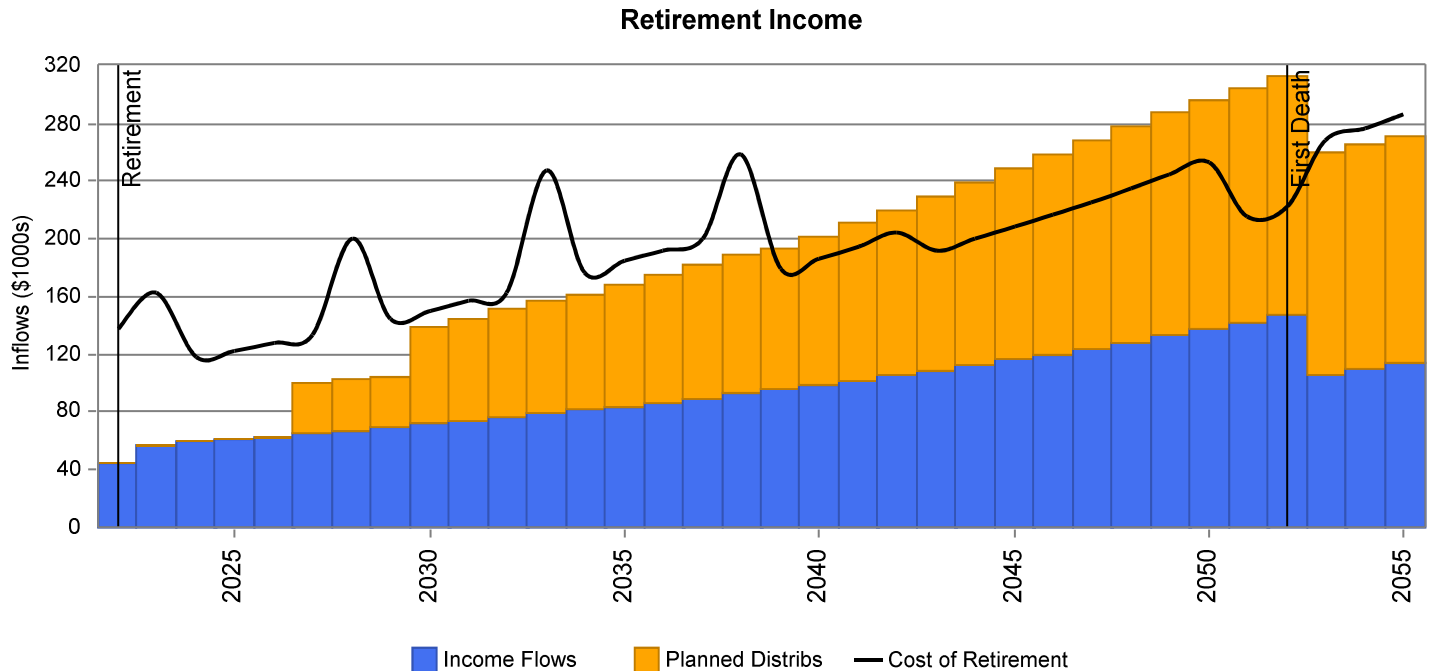
Pct Funded by Income
96%

Total inflows are expected to include \$3,226,248 in income flows, \$0 in investment income, and \$3,183,522 in planned distributions.

Total inflows during retirement are projected to be \$6,409,770, funding 96% of your total cost of retirement.

Retirement Inflow Details

The chart below highlights your retirement inflows. These inflows total \$6,409,770 realized over your expected retirement and represent approximately 96% of your total cost of retirement.



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Retirement Planning - Income vs. Expenses

Base Facts

Prepared for John and Jane Doe

| Year | Age | Income Flows | Investment Income | Planned Distributions | Total Inflows |
|------|-------|--------------|-------------------|-----------------------|---------------|
| 2022 | 65/62 | \$43,838 | \$0 | \$0 | \$43,838 |
| 2023 | 66/63 | 57,670 | 0 | 0 | 57,670 |
| 2024 | 67/64 | 59,469 | 0 | 0 | 59,469 |
| 2025 | 68/65 | 61,332 | 0 | 0 | 61,332 |
| 2026 | 69/66 | 63,263 | 0 | 0 | 63,263 |
| 2027 | 70/67 | 65,263 | 0 | 34,320 | 99,583 |
| 2028 | 71/68 | 67,334 | 0 | 35,566 | 102,900 |
| 2029 | 72/69 | 69,480 | 0 | 34,326 | 103,806 |
| 2030 | 73/70 | 71,703 | 0 | 67,057 | 138,760 |
| 2031 | 74/71 | 74,006 | 0 | 70,880 | 144,886 |
| 2032 | 75/72 | 76,391 | 0 | 74,842 | 151,233 |
| 2033 | 76/73 | 78,862 | 0 | 79,043 | 157,905 |
| 2034 | 77/74 | 81,422 | 0 | 79,643 | 161,065 |
| 2035 | 78/75 | 84,074 | 0 | 83,841 | 167,915 |
| 2036 | 79/76 | 86,821 | 0 | 87,992 | 174,813 |
| 2037 | 80/77 | 89,667 | 0 | 92,071 | 181,738 |
| 2038 | 81/78 | 92,615 | 0 | 96,474 | 189,089 |
| 2039 | 82/79 | 95,669 | 0 | 97,880 | 193,549 |
| 2040 | 83/80 | 98,832 | 0 | 103,335 | 202,167 |

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| Year | Age | Income Flows | Investment Income | Planned Distributions | Total Inflows |
|---------------|--------------|--------------------|-------------------|-----------------------|--------------------|
| 2041 | 84/81 | 102,109 | 0 | 109,065 | 211,174 |
| 2042 | 85/82 | 105,503 | 0 | 114,675 | 220,178 |
| 2043 | 86/83 | 109,020 | 0 | 120,507 | 229,527 |
| 2044 | 87/84 | 112,663 | 0 | 126,556 | 239,219 |
| 2045 | 88/85 | 116,437 | 0 | 132,387 | 248,824 |
| 2046 | 89/86 | 120,346 | 0 | 138,366 | 258,712 |
| 2047 | 90/87 | 124,396 | 0 | 143,795 | 268,191 |
| 2048 | 91/88 | 128,590 | 0 | 149,236 | 277,826 |
| 2049 | 92/89 | 132,935 | 0 | 154,649 | 287,584 |
| 2050 | 93/90 | 137,436 | 0 | 159,340 | 296,776 |
| 2051 | 94/91 | 142,099 | 0 | 162,856 | 304,955 |
| 2052 | 95/92 | 146,929 | 0 | 166,041 | 312,970 |
| 2053 | 96/93 | 106,168 | 0 | 154,402 | 260,570 |
| 2054 | 97/94 | 109,979 | 0 | 156,399 | 266,378 |
| 2055 | 98/95 | 113,927 | 0 | 157,978 | 271,905 |
| Totals | | \$3,226,248 | \$0 | \$3,183,522 | \$6,409,770 |

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Retirement Planning - Asset Spend-Down

Base Facts

Prepared for John and Jane Doe

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 **\$855,442** funding **13%** of retirement expenses.

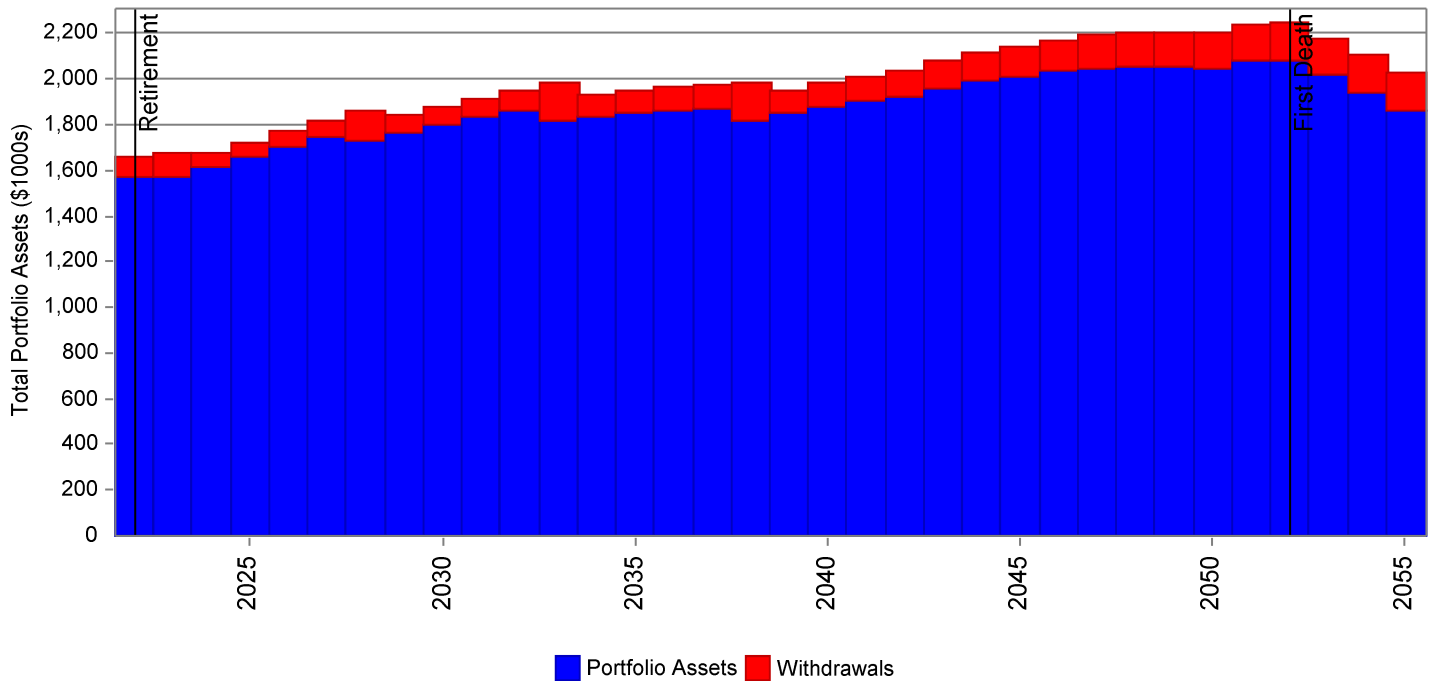
Planned withdrawals, such as required minimum distributions, are withdrawals that you already intend to make. Planned withdrawals are projected to total **\$3,183,522** over your retirement and are accounted for as part of total retirement inflows.

| SUMMARY | |
|--|--------------------|
| Cost of Retirement | \$6,689,547 |
| Retirement Inflows | \$6,409,770 |
| Supplemental Withdrawals | \$855,442 |
| Pct Funded by Suppl Withdrawals | 13% |

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 Planning - Asset Spend-Down

Base Facts

Prepared for John and Jane Doe

| | | PLANNED WITHDRAWALS | SUPPLEMENTAL WITHDRAWALS | | | | | |
|------|-------|---------------------|--------------------------|----------------|-------------------|-------------------|------------------------------|-----------------------|
| Year | Age | Retirement Assets | Cash Assets | Taxable Assets | Retirement Assets | Total Withdrawals | Total Portfolio Assets (BoY) | Withdrawal Percentage |
| 2022 | 65/62 | \$0 | \$0 | \$16,350 | \$77,848 | \$94,198 | \$1,667,808 | 5.65% |
| 2023 | 66/63 | 0 | 0 | 0 | 105,683 | 105,683 | 1,567,666 | 6.74% |
| 2024 | 67/64 | 0 | 864 | 0 | 57,423 | 58,287 | 1,568,425 | 3.72% |
| 2025 | 68/65 | 0 | 0 | 0 | 61,666 | 61,666 | 1,615,220 | 3.82% |
| 2026 | 69/66 | 0 | 0 | 0 | 64,810 | 64,810 | 1,661,001 | 3.90% |
| 2027 | 70/67 | 34,320 | 0 | 0 | 34,753 | 69,073 | 1,705,684 | 4.05% |
| 2028 | 71/68 | 35,566 | 0 | 0 | 99,546 | 135,112 | 1,748,694 | 7.73% |
| 2029 | 72/69 | 34,326 | 563 | 0 | 39,812 | 74,701 | 1,728,610 | 4.32% |
| 2030 | 73/70 | 67,057 | 1,445 | 0 | 9,876 | 78,378 | 1,764,833 | 4.44% |
| 2031 | 74/71 | 70,880 | 0 | 0 | 11,856 | 82,736 | 1,799,134 | 4.60% |
| 2032 | 75/72 | 74,842 | 9 | 0 | 11,628 | 86,479 | 1,831,525 | 4.72% |
| 2033 | 76/73 | 79,043 | 566 | 0 | 88,630 | 168,239 | 1,862,185 | 9.03% |
| 2034 | 77/74 | 79,643 | 0 | 0 | 16,059 | 95,702 | 1,813,092 | 5.28% |
| 2035 | 78/75 | 83,841 | 24 | 0 | 16,727 | 100,592 | 1,832,596 | 5.49% |
| 2036 | 79/76 | 87,992 | 0 | 0 | 17,725 | 105,717 | 1,848,399 | 5.72% |
| 2037 | 80/77 | 92,071 | 0 | 0 | 18,942 | 111,013 | 1,860,046 | 5.97% |
| 2038 | 81/78 | 96,474 | 1 | 0 | 69,064 | 165,539 | 1,867,084 | 8.87% |

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| | | PLANNED WITHDRAWALS | SUPPLEMENTAL WITHDRAWALS | | | | | |
|---------------|--------------|---------------------|--------------------------|-----------------|-------------------|--------------------|------------------------------|-----------------------|
| Year | Age | Retirement Assets | Cash Assets | Taxable Assets | Retirement Assets | Total Withdrawals | Total Portfolio Assets (BoY) | Withdrawal Percentage |
| 2039 | 82/79 | 97,880 | 0 | 0 | 0 | 97,880 | 1,819,968 | 5.38% |
| 2040 | 83/80 | 103,335 | 0 | 0 | 0 | 103,335 | 1,851,394 | 5.58% |
| 2041 | 84/81 | 109,065 | 0 | 0 | 0 | 109,065 | 1,879,401 | 5.80% |
| 2042 | 85/82 | 114,675 | 0 | 0 | 0 | 114,675 | 1,903,523 | 6.02% |
| 2043 | 86/83 | 120,507 | 0 | 0 | 0 | 120,507 | 1,922,401 | 6.27% |
| 2044 | 87/84 | 126,556 | 0 | 0 | 0 | 126,556 | 1,957,807 | 6.46% |
| 2045 | 88/85 | 132,387 | 0 | 0 | 0 | 132,387 | 1,988,440 | 6.66% |
| 2046 | 89/86 | 138,366 | 0 | 0 | 0 | 138,366 | 2,013,885 | 6.87% |
| 2047 | 90/87 | 143,795 | 0 | 0 | 0 | 143,795 | 2,033,577 | 7.07% |
| 2048 | 91/88 | 149,236 | 0 | 0 | 0 | 149,236 | 2,047,152 | 7.29% |
| 2049 | 92/89 | 154,649 | 0 | 0 | 0 | 154,649 | 2,053,769 | 7.53% |
| 2050 | 93/90 | 159,340 | 0 | 0 | 0 | 159,340 | 2,053,144 | 7.76% |
| 2051 | 94/91 | 162,856 | 0 | 0 | 0 | 162,856 | 2,044,910 | 7.96% |
| 2052 | 95/92 | 166,041 | 0 | 0 | 0 | 166,041 | 2,076,352 | 8.00% |
| 2053 | 96/93 | 154,402 | 7,901 | 0 | 0 | 162,303 | 2,081,232 | 7.80% |
| 2054 | 97/94 | 156,399 | 11,115 | 0 | 0 | 167,514 | 2,015,986 | 8.31% |
| 2055 | 98/95 | 157,978 | 14,556 | 0 | 0 | 172,534 | 1,941,985 | 8.88% |
| Totals | | \$3,183,522 | \$37,044 | \$16,350 | \$802,048 | \$4,038,964 | | |

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Cash Flow

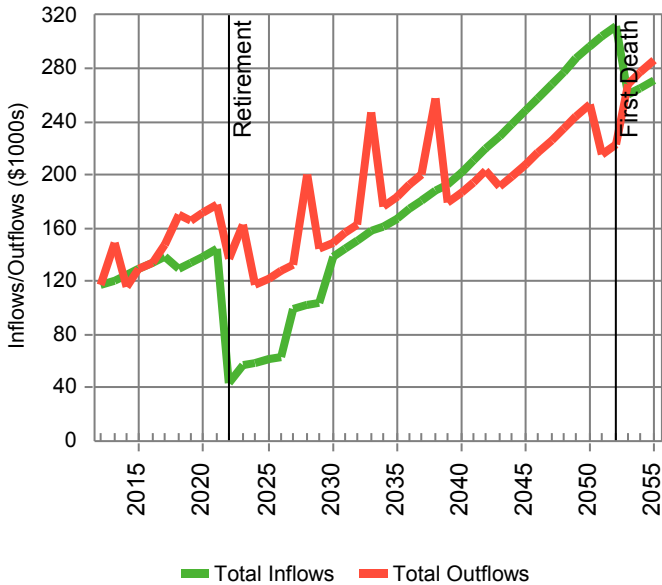
Base Facts (All Years)

Prepared for John and Jane Doe

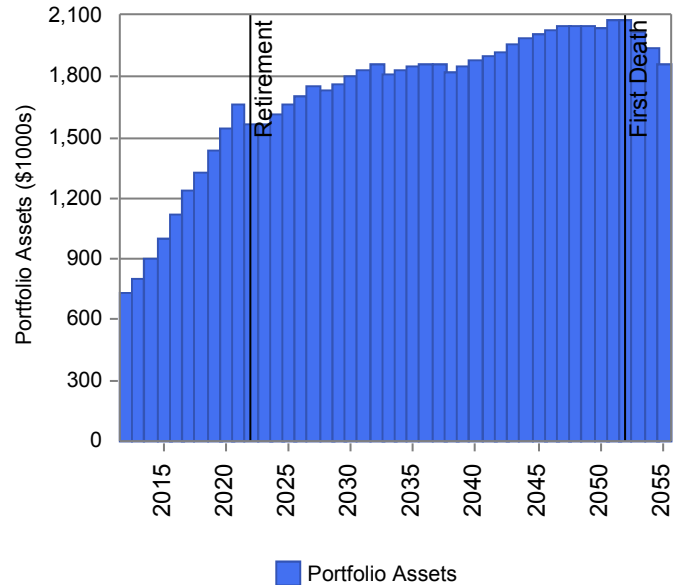
The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts*, your portfolio assets will last through at least **2055** (age **98/95**).

Inflows and Outflows



Portfolio Assets



RELEVANT FACTS

John's Retirement: 2022 (65)
 Jane's Retirement: 2022 (62)
 First Death (John): 2052 (95/92)

LIVING EXPENSES

Current: \$60,000
 Semi-Retirement: \$60,000
 Retirement: \$48,000
 Advanced Years: \$36,000
 After First Death: \$48,000
 Indexed at: 3.59%
 Inflation Rate: 3.59%

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Cash Flow

Base Facts (All Years)

Prepared for John and Jane Doe

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 | Total Inflows | Total Expenses | Planned Savings | Total Outflows | Net Cash Flow | Total Portfolio Assets |
|-------------|--------------|---------------|-------------------|-----------------------|---------------|----------------|-----------------|----------------|-----------------|------------------------|
| 2012 | 55/52 | \$117,000 | \$0 | \$0 | \$117,000 | \$81,703 | \$35,500 | \$117,203 | (\$203) | \$733,211 |
| 2013 | 56/53 | 121,201 | 0 | 0 | 121,201 | 113,974 | 35,797 | 149,771 | (28,570) | 798,617 |
| 2014 | 57/54 | 125,552 | 0 | 0 | 125,552 | 91,051 | 24,500 | 115,551 | 10,001 | 897,713 |
| 2015 | 58/55 | 130,059 | 0 | 0 | 130,059 | 94,534 | 35,127 | 129,661 | 398 | 1,004,829 |
| 2016 | 59/56 | 134,728 | 0 | 0 | 134,728 | 98,315 | 36,525 | 134,840 | (112) | 1,121,137 |
| 2017 | 60/57 | 139,565 | 0 | 0 | 139,565 | 110,832 | 37,413 | 148,245 | (8,680) | 1,238,817 |
| 2018 | 61/58 | 129,748 | 0 | 0 | 129,748 | 140,304 | 29,733 | 170,037 | (40,289) | 1,327,033 |
| 2019 | 62/59 | 134,406 | 0 | 0 | 134,406 | 136,522 | 29,000 | 165,522 | (31,116) | 1,431,642 |
| 2020 | 63/60 | 139,231 | 0 | 0 | 139,231 | 141,605 | 30,000 | 171,605 | (32,374) | 1,544,985 |
| 2021 | 64/61 | 144,229 | 0 | 0 | 144,229 | 146,867 | 31,000 | 177,867 | (33,638) | 1,667,808 |
| 2022 | 65/62 | 43,838 | 0 | 0 | 43,838 | 137,949 | 0 | 137,949 | (94,111) | 1,567,666 |
| 2023 | 66/63 | 57,670 | 0 | 0 | 57,670 | 162,477 | 0 | 162,477 | (104,807) | 1,568,425 |
| 2024 | 67/64 | 59,469 | 0 | 0 | 59,469 | 117,756 | 0 | 117,756 | (58,287) | 1,615,220 |
| 2025 | 68/65 | 61,332 | 0 | 0 | 61,332 | 122,958 | 0 | 122,958 | (61,626) | 1,661,001 |
| 2026 | 69/66 | 63,263 | 0 | 0 | 63,263 | 128,035 | 0 | 128,035 | (64,772) | 1,705,684 |
| 2027 | 70/67 | 65,263 | 0 | 34,320 | 99,583 | 133,545 | 0 | 133,545 | (33,962) | 1,748,694 |
| 2028 | 71/68 | 67,334 | 0 | 35,566 | 102,900 | 200,953 | 0 | 200,953 | (98,053) | 1,728,610 |
| 2029 | 72/69 | 69,480 | 0 | 34,326 | 103,806 | 144,181 | 0 | 144,181 | (40,375) | 1,764,833 |
| 2030 | 73/70 | 71,703 | 0 | 67,057 | 138,760 | 150,081 | 0 | 150,081 | (11,321) | 1,799,134 |
| 2031 | 74/71 | 74,006 | 0 | 70,880 | 144,886 | 156,645 | 0 | 156,645 | (11,759) | 1,831,525 |
| 2032 | 75/72 | 76,391 | 0 | 74,842 | 151,233 | 162,870 | 0 | 162,870 | (11,637) | 1,862,185 |
| 2033 | 76/73 | 78,862 | 0 | 79,043 | 157,905 | 247,101 | 0 | 247,101 | (89,196) | 1,813,092 |
| 2034 | 77/74 | 81,422 | 0 | 79,643 | 161,065 | 177,100 | 0 | 177,100 | (16,035) | 1,832,596 |
| 2035 | 78/75 | 84,074 | 0 | 83,841 | 167,915 | 184,666 | 0 | 184,666 | (16,751) | 1,848,399 |
| 2036 | 79/76 | 86,821 | 0 | 87,992 | 174,813 | 192,538 | 0 | 192,538 | (17,725) | 1,860,046 |
| 2037 | 80/77 | 89,667 | 0 | 92,071 | 181,738 | 200,679 | 0 | 200,679 | (18,941) | 1,867,084 |
| 2038 | 81/78 | 92,615 | 0 | 96,474 | 189,089 | 258,154 | 0 | 258,154 | (69,065) | 1,819,968 |
| 2039 | 82/79 | 95,669 | 0 | 97,880 | 193,549 | 178,983 | 0 | 178,983 | 14,566 | 1,851,394 |
| 2040 | 83/80 | 98,832 | 0 | 103,335 | 202,167 | 186,767 | 0 | 186,767 | 15,400 | 1,879,401 |
| 2041 | 84/81 | 102,109 | 0 | 109,065 | 211,174 | 194,857 | 0 | 194,857 | 16,317 | 1,903,523 |
| 2042 | 85/82 | 105,503 | 0 | 114,675 | 220,178 | 204,108 | 0 | 204,108 | 16,070 | 1,922,401 |
| 2043 | 86/83 | 109,020 | 0 | 120,507 | 229,527 | 191,388 | 0 | 191,388 | 38,139 | 1,957,807 |
| 2044 | 87/84 | 112,663 | 0 | 126,556 | 239,219 | 199,736 | 0 | 199,736 | 39,483 | 1,988,440 |
| 2045 | 88/85 | 116,437 | 0 | 132,387 | 248,824 | 208,231 | 0 | 208,231 | 40,593 | 2,013,885 |
| 2046 | 89/86 | 120,346 | 0 | 138,366 | 258,712 | 217,011 | 0 | 217,011 | 41,701 | 2,033,577 |
| 2047 | 90/87 | 124,396 | 0 | 143,795 | 268,191 | 225,840 | 0 | 225,840 | 42,351 | 2,047,152 |

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| Year | Age | Income Flows | Investment Income | Planned Distributions | Total Inflows | Total Expenses | Planned Savings | Total Outflows | Net Cash Flow | Total Portfolio Assets |
|-------------|--------------|----------------|-------------------|-----------------------|----------------|----------------|-----------------|----------------|---------------|------------------------|
| 2048 | 91/88 | 128,590 | 0 | 149,236 | 277,826 | 235,210 | 0 | 235,210 | 42,616 | 2,053,769 |
| 2049 | 92/89 | 132,935 | 0 | 154,649 | 287,584 | 244,538 | 0 | 244,538 | 43,046 | 2,053,144 |
| 2050 | 93/90 | 137,436 | 0 | 159,340 | 296,776 | 253,882 | 0 | 253,882 | 42,894 | 2,044,910 |
| 2051 | 94/91 | 142,099 | 0 | 162,856 | 304,955 | 215,603 | 0 | 215,603 | 89,352 | 2,076,352 |
| 2052 | 95/92 | 146,929 | 0 | 166,041 | 312,970 | 223,280 | 0 | 223,280 | 89,690 | 2,081,232 |
| 2053 | 96/93 | 106,168 | 0 | 154,402 | 260,570 | 268,471 | 0 | 268,471 | (7,901) | 2,015,986 |
| 2054 | 97/94 | 109,979 | 0 | 156,399 | 266,378 | 277,493 | 0 | 277,493 | (11,115) | 1,941,985 |
| 2055 | 98/95 | 113,927 | 0 | 157,978 | 271,905 | 286,461 | 0 | 286,461 | (14,556) | 1,859,046 |

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5-Year Cash Flow

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

| Year/Age | 2012 (55/52) | 2013 (56/53) | 2014 (57/54) | 2015 (58/55) | 2016 (59/56) |
|---|----------------|----------------|----------------|----------------|----------------|
| Portfolio Asset Balances (Beginning of Year) | | | | | |
| Taxable Investments | 110,580 | 116,562 | 106,969 | 112,756 | 118,856 |
| Retirement Accounts | 462,885 | 540,060 | 623,698 | 702,720 | 798,781 |
| Cash Accounts | 13,000 | 12,797 | 126 | 10,127 | 10,525 |
| Annuity Accounts | 60,000 | 63,792 | 67,824 | 72,110 | 76,667 |
| Total Portfolio Asset Balances (Beginning of Year) | 646,465 | 733,211 | 798,617 | 897,713 | 1,004,829 |
| Cash Inflows | | | | | |
| Salary | | | | | |
| Jane salary | 105,000 | 108,770 | 112,675 | 116,720 | 120,910 |
| John salary | 12,000 | 12,431 | 12,877 | 13,339 | 13,818 |
| Annuity Income | | | | | |
| Hancock - Annuitized | 0 | 0 | 0 | 0 | 0 |
| Total Cash Inflows | 117,000 | 121,201 | 125,552 | 130,059 | 134,728 |
| Cash Outflows | | | | | |
| Living Expenses | 60,000 | 62,154 | 64,385 | 66,696 | 69,090 |
| Education Expenses | | | | | |
| College | 0 | 0 | 0 | 0 | 0 |
| Insurance Premiums | 690 | 690 | 690 | 690 | 690 |
| Taxes | 21,013 | 25,232 | 25,976 | 27,148 | 28,535 |
| Other Expenses | | | | | |
| Golf membership | 0 | 0 | 0 | 0 | 0 |
| New Car | 0 | 25,898 | 0 | 0 | 0 |
| Travel Plans | 0 | 0 | 0 | 0 | 0 |
| Planned Savings | 35,500 | 35,797 | 24,500 | 35,127 | 36,525 |
| Total Cash Outflows | 117,203 | 149,771 | 115,551 | 129,661 | 134,840 |
| Total Inflows | 117,000 | 121,201 | 125,552 | 130,059 | 134,728 |
| LESS: Total Outflows | 117,203 | 149,771 | 115,551 | 129,661 | 134,840 |
| EQUALS: Net Cash Flow | (203) | (28,570) | 10,001 | 398 | (112) |
| <hr/> | | | | | |
| Total Portfolio Asset Balances (End of Year) | 733,211 | 798,617 | 897,713 | 1,004,829 | 1,121,137 |

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

| Year/Age | 2017 (60/57) | 2018 (61/58) | 2019 (62/59) | 2020 (63/60) | 2021 (64/61) |
|---|------------------|------------------|------------------|------------------|------------------|
| Portfolio Asset Balances (Beginning of Year) | | | | | |
| Taxable Investments | 125,286 | 132,064 | 100,521 | 74,897 | 46,600 |
| Retirement Accounts | 903,926 | 1,018,356 | 1,134,239 | 1,258,703 | 1,394,177 |
| Cash Accounts | 10,413 | 1,733 | 132 | 78 | 53 |
| Annuity Accounts | 81,512 | 86,664 | 92,141 | 97,964 | 104,155 |
| Total Portfolio Asset Balances (Beginning of Year) | 1,121,137 | 1,238,817 | 1,327,033 | 1,431,642 | 1,544,985 |
| Cash Inflows | | | | | |
| Salary | | | | | |
| Jane salary | 125,251 | 129,748 | 134,406 | 139,231 | 144,229 |
| John salary | 14,314 | 0 | 0 | 0 | 0 |
| Annuity Income | | | | | |
| Hancock - Annuitized | 0 | 0 | 0 | 0 | 0 |
| Total Cash Inflows | 139,565 | 129,748 | 134,406 | 139,231 | 144,229 |
| Cash Outflows | | | | | |
| Living Expenses | 71,570 | 74,139 | 76,801 | 79,558 | 82,414 |
| Education Expenses | | | | | |
| College | 0 | 0 | 23,039 | 23,866 | 24,723 |
| Insurance Premiums | 690 | 690 | 690 | 690 | 690 |
| Taxes | 29,984 | 25,685 | 26,777 | 27,945 | 29,151 |
| Other Expenses | | | | | |
| Golf membership | 8,588 | 8,896 | 9,215 | 9,546 | 9,889 |
| New Car | 0 | 30,894 | 0 | 0 | 0 |
| Travel Plans | 0 | 0 | 0 | 0 | 0 |
| Planned Savings | 37,413 | 29,733 | 29,000 | 30,000 | 31,000 |
| Total Cash Outflows | 148,245 | 170,037 | 165,522 | 171,605 | 177,867 |
| Total Inflows | 139,565 | 129,748 | 134,406 | 139,231 | 144,229 |
| LESS: Total Outflows | 148,245 | 170,037 | 165,522 | 171,605 | 177,867 |
| EQUALS: Net Cash Flow | (8,680) | (40,289) | (31,116) | (32,374) | (33,638) |
| Total Portfolio Asset Balances (End of Year) | 1,238,817 | 1,327,033 | 1,431,642 | 1,544,985 | 1,667,808 |

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

| Year/Age | 2022 (65/62) | 2023 (66/63) | 2024 (67/64) | 2025 (68/65) | 2026 (69/66) |
|---|------------------|------------------|------------------|------------------|------------------|
| Portfolio Asset Balances (Beginning of Year) | | | | | |
| Taxable Investments | 15,511 | 0 | 0 | 0 | 0 |
| Retirement Accounts | 1,541,534 | 1,567,554 | 1,567,437 | 1,615,096 | 1,660,837 |
| Cash Accounts | 25 | 112 | 988 | 124 | 164 |
| Annuity Accounts | 110,738 | 0 | 0 | 0 | 0 |
| Total Portfolio Asset Balances (Beginning of Year) | 1,667,808 | 1,567,666 | 1,568,425 | 1,615,220 | 1,661,001 |
| Cash Inflows | | | | | |
| Salary | | | | | |
| Jane salary | 0 | 0 | 0 | 0 | 0 |
| John salary | 0 | 0 | 0 | 0 | 0 |
| Social Security | 36,286 | 50,118 | 51,917 | 53,780 | 55,711 |
| Annuity Income | | | | | |
| Hancock - Annuitized | 7,552 | 7,552 | 7,552 | 7,552 | 7,552 |
| Total Cash Inflows | 43,838 | 57,670 | 59,469 | 61,332 | 63,263 |
| Cash Outflows | | | | | |
| Living Expenses | 68,300 | 70,752 | 73,292 | 75,923 | 78,649 |
| Education Expenses | | | | | |
| College | 25,611 | 0 | 0 | 0 | 0 |
| Taxes | 16,720 | 26,574 | 15,149 | 16,667 | 17,928 |
| Other Expenses | | | | | |
| Golf membership | 10,244 | 10,612 | 10,993 | 11,388 | 11,797 |
| New Car | 0 | 36,852 | 0 | 0 | 0 |
| Travel Plans | 17,074 | 17,687 | 18,322 | 18,980 | 19,661 |
| Total Cash Outflows | 137,949 | 162,477 | 117,756 | 122,958 | 128,035 |
| Total Inflows | 43,838 | 57,670 | 59,469 | 61,332 | 63,263 |
| LESS: Total Outflows | 137,949 | 162,477 | 117,756 | 122,958 | 128,035 |
| EQUALS: Net Cash Flow | (94,111) | (104,807) | (58,287) | (61,626) | (64,772) |
| Total Portfolio Asset Balances (End of Year) | 1,567,666 | 1,568,425 | 1,615,220 | 1,661,001 | 1,705,684 |

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

| Year/Age | 2027 (70/67) | 2028 (71/68) | 2029 (72/69) | 2030 (73/70) | 2031 (74/71) |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| Portfolio Asset Balances (Beginning of Year) | | | | | |
| Retirement Accounts | 1,705,482 | 1,747,701 | 1,726,124 | 1,762,910 | 1,798,656 |
| Cash Accounts | 202 | 993 | 2,486 | 1,923 | 478 |
| Total Portfolio Asset Balances (Beginning of Year) | 1,705,684 | 1,748,694 | 1,728,610 | 1,764,833 | 1,799,134 |
| Cash Inflows | | | | | |
| Salary | | | | | |
| Jane salary | 0 | 0 | 0 | 0 | 0 |
| John salary | 0 | 0 | 0 | 0 | 0 |
| Social Security | 57,711 | 59,782 | 61,928 | 64,151 | 66,454 |
| Annuity Income | | | | | |
| Hancock - Annuitized | 7,552 | 7,552 | 7,552 | 7,552 | 7,552 |
| Planned Distributions | 34,320 | 35,566 | 34,326 | 67,057 | 70,880 |
| Total Cash Inflows | 99,583 | 102,900 | 103,806 | 138,760 | 144,886 |
| Cash Outflows | | | | | |
| Living Expenses | 81,472 | 84,397 | 87,427 | 90,566 | 93,817 |
| Education Expenses | | | | | |
| College | 0 | 0 | 0 | 0 | 0 |
| Taxes | 19,485 | 38,839 | 21,785 | 23,290 | 25,302 |
| Other Expenses | | | | | |
| Golf membership | 12,221 | 12,660 | 13,114 | 13,585 | 14,073 |
| New Car | 0 | 43,959 | 0 | 0 | 0 |
| Travel Plans | 20,367 | 21,098 | 21,855 | 22,640 | 23,453 |
| Total Cash Outflows | 133,545 | 200,953 | 144,181 | 150,081 | 156,645 |
| Total Inflows | 99,583 | 102,900 | 103,806 | 138,760 | 144,886 |
| LESS: Total Outflows | 133,545 | 200,953 | 144,181 | 150,081 | 156,645 |
| EQUALS: Net Cash Flow | (33,962) | (98,053) | (40,375) | (11,321) | (11,759) |
| Total Portfolio Asset Balances (End of Year) | 1,748,694 | 1,728,610 | 1,764,833 | 1,799,134 | 1,831,525 |

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

| Year/Age | 2032 (75/72) | 2033 (76/73) | 2034 (77/74) | 2035 (78/75) | 2036 (79/76) |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| Portfolio Asset Balances (Beginning of Year) | | | | | |
| Retirement Accounts | 1,830,950 | 1,861,619 | 1,813,092 | 1,832,572 | 1,848,399 |
| Cash Accounts | 575 | 566 | 0 | 24 | 0 |
| Total Portfolio Asset Balances (Beginning of Year) | 1,831,525 | 1,862,185 | 1,813,092 | 1,832,596 | 1,848,399 |
| Cash Inflows | | | | | |
| Salary | | | | | |
| Jane salary | 0 | 0 | 0 | 0 | 0 |
| John salary | 0 | 0 | 0 | 0 | 0 |
| Social Security | 68,839 | 71,310 | 73,870 | 76,522 | 79,269 |
| Annuity Income | | | | | |
| Hancock - Annuitized | 7,552 | 7,552 | 7,552 | 7,552 | 7,552 |
| Planned Distributions | 74,842 | 79,043 | 79,643 | 83,841 | 87,992 |
| Total Cash Inflows | 151,233 | 157,905 | 161,065 | 167,915 | 174,813 |
| Cash Outflows | | | | | |
| Living Expenses | 97,185 | 100,674 | 104,288 | 108,032 | 111,910 |
| Education Expenses | | | | | |
| College | 0 | 0 | 0 | 0 | 0 |
| Taxes | 26,812 | 53,723 | 31,099 | 33,423 | 35,865 |
| Other Expenses | | | | | |
| Golf membership | 14,578 | 15,101 | 15,643 | 16,205 | 16,787 |
| New Car | 0 | 52,436 | 0 | 0 | 0 |
| Travel Plans | 24,295 | 25,167 | 26,070 | 27,006 | 27,976 |
| Total Cash Outflows | 162,870 | 247,101 | 177,100 | 184,666 | 192,538 |
| Total Inflows | 151,233 | 157,905 | 161,065 | 167,915 | 174,813 |
| LESS: Total Outflows | 162,870 | 247,101 | 177,100 | 184,666 | 192,538 |
| EQUALS: Net Cash Flow | (11,637) | (89,196) | (16,035) | (16,751) | (17,725) |
| Total Portfolio Asset Balances (End of Year) | 1,862,185 | 1,813,092 | 1,832,596 | 1,848,399 | 1,860,046 |

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

| Year/Age | 2037 (80/77) | 2038 (81/78) | 2039 (82/79) | 2040 (83/80) | 2041 (84/81) |
|---|-----------------|-----------------|----------------|----------------|----------------|
| Portfolio Asset Balances (Beginning of Year) | | | | | |
| Retirement Accounts | 1,860,046 | 1,867,083 | 1,819,968 | 1,836,828 | 1,849,435 |
| Cash Accounts | 0 | 1 | 0 | 14,566 | 29,966 |
| Total Portfolio Asset Balances (Beginning of Year) | 1,860,046 | 1,867,084 | 1,819,968 | 1,851,394 | 1,879,401 |
| Cash Inflows | | | | | |
| Salary | | | | | |
| Jane salary | 0 | 0 | 0 | 0 | 0 |
| John salary | 0 | 0 | 0 | 0 | 0 |
| Social Security | 82,115 | 85,063 | 88,117 | 91,280 | 94,557 |
| Annuity Income | | | | | |
| Hancock - Annuitized | 7,552 | 7,552 | 7,552 | 7,552 | 7,552 |
| Planned Distributions | 92,071 | 96,474 | 97,880 | 103,335 | 109,065 |
| Total Cash Inflows | 181,738 | 189,089 | 193,549 | 202,167 | 211,174 |
| Cash Outflows | | | | | |
| Living Expenses | 115,928 | 120,090 | 124,401 | 128,867 | 133,493 |
| Education Expenses | | | | | |
| College | 0 | 0 | 0 | 0 | 0 |
| Taxes | 38,381 | 57,501 | 35,921 | 38,569 | 41,339 |
| Other Expenses | | | | | |
| Golf membership | 17,390 | 18,014 | 18,661 | 19,331 | 20,025 |
| New Car | 0 | 62,549 | 0 | 0 | 0 |
| Travel Plans | 28,980 | 0 | 0 | 0 | 0 |
| Total Cash Outflows | 200,679 | 258,154 | 178,983 | 186,767 | 194,857 |
| Total Inflows | 181,738 | 189,089 | 193,549 | 202,167 | 211,174 |
| LESS: Total Outflows | 200,679 | 258,154 | 178,983 | 186,767 | 194,857 |
| EQUALS: Net Cash Flow | (18,941) | (69,065) | 14,566 | 15,400 | 16,317 |
| Total Portfolio Asset Balances (End of Year) | 1,867,084 | 1,819,968 | 1,851,394 | 1,879,401 | 1,903,523 |

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

| Year/Age | 2042 (85/82) | 2043 (86/83) | 2044 (87/84) | 2045 (88/85) | 2046 (89/86) |
|---|------------------|------------------|------------------|------------------|------------------|
| Portfolio Asset Balances (Beginning of Year) | | | | | |
| Retirement Accounts | 1,857,240 | 1,860,048 | 1,857,315 | 1,848,465 | 1,833,317 |
| Cash Accounts | 46,283 | 62,353 | 100,492 | 139,975 | 180,568 |
| Total Portfolio Asset Balances (Beginning of Year) | 1,903,523 | 1,922,401 | 1,957,807 | 1,988,440 | 2,013,885 |
| Cash Inflows | | | | | |
| Salary | | | | | |
| Jane salary | 0 | 0 | 0 | 0 | 0 |
| John salary | 0 | 0 | 0 | 0 | 0 |
| Social Security | 97,951 | 101,468 | 105,111 | 108,885 | 112,794 |
| Annuity Income | | | | | |
| Hancock - Annuitized | 7,552 | 7,552 | 7,552 | 7,552 | 7,552 |
| Planned Distributions | 114,675 | 120,507 | 126,556 | 132,387 | 138,366 |
| Total Cash Inflows | 220,178 | 229,527 | 239,219 | 248,824 | 258,712 |
| Cash Outflows | | | | | |
| Living Expenses | 138,285 | 143,249 | 148,392 | 153,719 | 159,238 |
| Education Expenses | | | | | |
| College | 0 | 0 | 0 | 0 | 0 |
| Taxes | 45,079 | 48,139 | 51,344 | 54,512 | 57,773 |
| Other Expenses | | | | | |
| Golf membership | 20,744 | 0 | 0 | 0 | 0 |
| New Car | 0 | 0 | 0 | 0 | 0 |
| Travel Plans | 0 | 0 | 0 | 0 | 0 |
| Total Cash Outflows | 204,108 | 191,388 | 199,736 | 208,231 | 217,011 |
| Total Inflows | 220,178 | 229,527 | 239,219 | 248,824 | 258,712 |
| LESS: Total Outflows | 204,108 | 191,388 | 199,736 | 208,231 | 217,011 |
| EQUALS: Net Cash Flow | 16,070 | 38,139 | 39,483 | 40,593 | 41,701 |
| Total Portfolio Asset Balances (End of Year) | 1,922,401 | 1,957,807 | 1,988,440 | 2,013,885 | 2,033,577 |

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

| Year/Age | 2047 (90/87) | 2048 (91/88) | 2049 (92/89) | 2050 (93/90) | 2051 (94/91) |
|---|----------------|----------------|----------------|----------------|----------------|
| Portfolio Asset Balances (Beginning of Year) | | | | | |
| Retirement Accounts | 1,811,308 | 1,782,532 | 1,746,533 | 1,702,862 | 1,651,734 |
| Cash Accounts | 222,269 | 264,620 | 307,236 | 350,282 | 393,176 |
| Total Portfolio Asset Balances (Beginning of Year) | 2,033,577 | 2,047,152 | 2,053,769 | 2,053,144 | 2,044,910 |
| Cash Inflows | | | | | |
| Salary | | | | | |
| Jane salary | 0 | 0 | 0 | 0 | 0 |
| John salary | 0 | 0 | 0 | 0 | 0 |
| Social Security | 116,844 | 121,038 | 125,383 | 129,884 | 134,547 |
| Annuity Income | | | | | |
| Hancock - Annuitized | 7,552 | 7,552 | 7,552 | 7,552 | 7,552 |
| Planned Distributions | 143,795 | 149,236 | 154,649 | 159,340 | 162,856 |
| Total Cash Inflows | 268,191 | 277,826 | 287,584 | 296,776 | 304,955 |
| Cash Outflows | | | | | |
| Living Expenses | 164,955 | 170,877 | 177,011 | 183,366 | 142,459 |
| Education Expenses | | | | | |
| College | 0 | 0 | 0 | 0 | 0 |
| Taxes | 60,885 | 64,333 | 67,527 | 70,516 | 73,144 |
| Other Expenses | | | | | |
| Golf membership | 0 | 0 | 0 | 0 | 0 |
| New Car | 0 | 0 | 0 | 0 | 0 |
| Travel Plans | 0 | 0 | 0 | 0 | 0 |
| Total Cash Outflows | 225,840 | 235,210 | 244,538 | 253,882 | 215,603 |
| Total Inflows | 268,191 | 277,826 | 287,584 | 296,776 | 304,955 |
| LESS: Total Outflows | 225,840 | 235,210 | 244,538 | 253,882 | 215,603 |
| EQUALS: Net Cash Flow | 42,351 | 42,616 | 43,046 | 42,894 | 89,352 |
| Total Portfolio Asset Balances (End of Year) | 2,047,152 | 2,053,769 | 2,053,144 | 2,044,910 | 2,076,352 |

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

| Year/Age | 2052 (95/92) | 2053 (96/93) | 2054 (97/94) | 2055 (98/95) |
|---|----------------|----------------|-----------------|-----------------|
| Portfolio Asset Balances (Beginning of Year) | | | | |
| Retirement Accounts | 1,593,824 | 1,529,014 | 1,471,669 | 1,408,783 |
| Cash Accounts | 482,528 | 552,218 | 544,317 | 533,202 |
| Total Portfolio Asset Balances (Beginning of Year) | 2,076,352 | 2,081,232 | 2,015,986 | 1,941,985 |
| Cash Inflows | | | | |
| Salary | | | | |
| Jane salary | 0 | 0 | 0 | 0 |
| John salary | 0 | 0 | 0 | 0 |
| Social Security | 139,377 | 106,168 | 109,979 | 113,927 |
| Annuity Income | | | | |
| Hancock - Annuitized | 7,552 | 0 | 0 | 0 |
| Planned Distributions | 166,041 | 154,402 | 156,399 | 157,978 |
| Total Cash Inflows | 312,970 | 260,570 | 266,378 | 271,905 |
| Cash Outflows | | | | |
| Living Expenses | 147,573 | 203,832 | 211,150 | 218,730 |
| Education Expenses | | | | |
| College | 0 | 0 | 0 | 0 |
| Taxes | 75,707 | 64,639 | 66,343 | 67,731 |
| Other Expenses | | | | |
| Golf membership | 0 | 0 | 0 | 0 |
| New Car | 0 | 0 | 0 | 0 |
| Travel Plans | 0 | 0 | 0 | 0 |
| Total Cash Outflows | 223,280 | 268,471 | 277,493 | 286,461 |
| Total Inflows | 312,970 | 260,570 | 266,378 | 271,905 |
| LESS: Total Outflows | 223,280 | 268,471 | 277,493 | 286,461 |
| EQUALS: Net Cash Flow | 89,690 | (7,901) | (11,115) | (14,556) |
| Total Portfolio Asset Balances (End of Year) | 2,081,232 | 2,015,986 | 1,941,985 | 1,859,046 |

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.

Detailed Withdrawals

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

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

| Year/Age | 2012 (55/52) | 2013 (56/53) | 2014 (57/54) | 2015 (58/55) | 2016 (59/56) |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Supplemental Withdrawals | | | | | |
| Checking | 2,203 | 15,000 | 4,873 | 4,475 | 4,587 |
| John and Jane Doe - Core Cash Account | 0 | 0 | 126 | 0 | 0 |
| Taxable Investment 1 | 0 | 15,899 | 0 | 0 | 0 |
| Total Supplemental Withdrawals | 2,203 | 30,899 | 4,999 | 4,475 | 4,587 |
| Total Withdrawals | 2,203 | 30,899 | 4,999 | 4,475 | 4,587 |
| Total Portfolio Assets | 646,465 | 733,211 | 798,617 | 897,713 | 1,004,829 |
| Withdrawal Percentage | 0.34% | 4.21% | 0.63% | 0.50% | 0.46% |

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Detailed Withdrawals - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

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

| Year/Age | 2017 (60/57) | 2018 (61/58) | 2019 (62/59) | 2020 (63/60) | 2021 (64/61) |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Supplemental Withdrawals | | | | | |
| Checking | 13,267 | 15,000 | 15,000 | 15,000 | 15,000 |
| John and Jane Doe - Core Cash Account | 0 | 0 | 54 | 25 | 28 |
| Taxable Investment 1 | 0 | 38,688 | 31,062 | 32,349 | 33,610 |
| Total Supplemental Withdrawals | 13,267 | 53,688 | 46,116 | 47,374 | 48,638 |
| Total Withdrawals | 13,267 | 53,688 | 46,116 | 47,374 | 48,638 |
| Total Portfolio Assets | 1,121,137 | 1,238,817 | 1,327,033 | 1,431,642 | 1,544,985 |
| Withdrawal Percentage | 1.18% | 4.33% | 3.48% | 3.31% | 3.15% |

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Detailed Withdrawals - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

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

| Year/Age | 2022 (65/62) | 2023 (66/63) | 2024 (67/64) | 2025 (68/65) | 2026 (69/66) |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Supplemental Withdrawals | | | | | |
| Jane IRA | 77,848 | 84,829 | 0 | 0 | 0 |
| John and Jane Doe - Core Cash Account | 0 | 0 | 864 | 0 | 0 |
| John Qualified Plan | 0 | 20,854 | 57,423 | 61,666 | 64,810 |
| Taxable Investment 1 | 16,350 | 0 | 0 | 0 | 0 |
| Total Supplemental Withdrawals | 94,198 | 105,683 | 58,287 | 61,666 | 64,810 |
| Total Withdrawals | 94,198 | 105,683 | 58,287 | 61,666 | 64,810 |
| Total Portfolio Assets | 1,667,808 | 1,567,666 | 1,568,425 | 1,615,220 | 1,661,001 |
| Withdrawal Percentage | 5.65% | 6.74% | 3.72% | 3.82% | 3.90% |

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Detailed Withdrawals - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

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

| Year/Age | 2027 (70/67) | 2028 (71/68) | 2029 (72/69) | 2030 (73/70) | 2031 (74/71) |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Planned Withdrawals | | | | | |
| Janes 401(k) | 0 | 0 | 0 | 31,789 | 33,404 |
| John IRA | 34,241 | 35,566 | 34,326 | 35,268 | 37,476 |
| John Qualified Plan | 79 | 0 | 0 | 0 | 0 |
| Total Planned Withdrawals | 34,320 | 35,566 | 34,326 | 67,057 | 70,880 |
| Supplemental Withdrawals | | | | | |
| John and Jane Doe - Core Cash Account | 0 | 0 | 563 | 1,445 | 0 |
| John IRA | 32,480 | 99,546 | 39,812 | 9,876 | 11,856 |
| John Qualified Plan | 2,273 | 0 | 0 | 0 | 0 |
| Total Supplemental Withdrawals | 34,753 | 99,546 | 40,375 | 11,321 | 11,856 |
| Total Withdrawals | 69,073 | 135,112 | 74,701 | 78,378 | 82,736 |
| Total Portfolio Assets | 1,705,684 | 1,748,694 | 1,728,610 | 1,764,833 | 1,799,134 |
| Withdrawal Percentage | 4.05% | 7.73% | 4.32% | 4.44% | 4.60% |

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Detailed Withdrawals - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

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

| Year/Age | 2032 (75/72) | 2033 (76/73) | 2034 (77/74) | 2035 (78/75) | 2036 (79/76) |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Planned Withdrawals | | | | | |
| Janes 401(k) | 35,099 | 36,878 | 38,744 | 40,701 | 42,753 |
| John IRA | 39,743 | 42,165 | 40,899 | 43,140 | 45,239 |
| Total Planned Withdrawals | 74,842 | 79,043 | 79,643 | 83,841 | 87,992 |
| Supplemental Withdrawals | | | | | |
| John and Jane Doe - Core Cash Account | 9 | 566 | 0 | 24 | 0 |
| John IRA | 11,628 | 88,630 | 16,059 | 16,727 | 17,725 |
| Total Supplemental Withdrawals | 11,637 | 89,196 | 16,059 | 16,751 | 17,725 |
| Total Withdrawals | 86,479 | 168,239 | 95,702 | 100,592 | 105,717 |
| Total Portfolio Assets | 1,831,525 | 1,862,185 | 1,813,092 | 1,832,596 | 1,848,399 |
| Withdrawal Percentage | 4.72% | 9.03% | 5.28% | 5.49% | 5.72% |

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Detailed Withdrawals - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

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

| Year/Age | 2037 (80/77) | 2038 (81/78) | 2039 (82/79) | 2040 (83/80) | 2041 (84/81) |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Planned Withdrawals | | | | | |
| Janes 401(k) | 44,692 | 46,936 | 49,035 | 51,210 | 53,463 |
| John IRA | 47,379 | 49,538 | 48,845 | 52,125 | 55,602 |
| Total Planned Withdrawals | 92,071 | 96,474 | 97,880 | 103,335 | 109,065 |
| Supplemental Withdrawals | | | | | |
| John and Jane Doe - Core Cash Account | 0 | 1 | 0 | 0 | 0 |
| John IRA | 18,942 | 69,064 | 0 | 0 | 0 |
| Total Supplemental Withdrawals | 18,942 | 69,065 | 0 | 0 | 0 |
| Total Withdrawals | 111,013 | 165,539 | 97,880 | 103,335 | 109,065 |
| Total Portfolio Assets | 1,860,046 | 1,867,084 | 1,819,968 | 1,851,394 | 1,879,401 |
| Withdrawal Percentage | 5.97% | 8.87% | 5.38% | 5.58% | 5.80% |

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Detailed Withdrawals - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

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

| Year/Age | 2042 (85/82) | 2043 (86/83) | 2044 (87/84) | 2045 (88/85) | 2046 (89/86) |
|----------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Planned Withdrawals | | | | | |
| Janes 401(k) | 55,792 | 58,198 | 60,679 | 62,804 | 64,948 |
| John IRA | 58,883 | 62,309 | 65,877 | 69,583 | 73,418 |
| Total Planned Withdrawals | 114,675 | 120,507 | 126,556 | 132,387 | 138,366 |
| Total Withdrawals | 114,675 | 120,507 | 126,556 | 132,387 | 138,366 |
| Total Portfolio Assets | 1,903,523 | 1,922,401 | 1,957,807 | 1,988,440 | 2,013,885 |
| Withdrawal Percentage | 6.02% | 6.27% | 6.46% | 6.66% | 6.87% |

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Detailed Withdrawals - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

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

| Year/Age | 2047 (90/87) | 2048 (91/88) | 2049 (92/89) | 2050 (93/90) | 2051 (94/91) |
|----------------------------|--------------|--------------|--------------|--------------|--------------|
| Planned Withdrawals | | | | | |
| Janes 401(k) | 67,103 | 69,256 | 71,395 | 72,858 | 74,220 |
| John IRA | 76,692 | 79,980 | 83,254 | 86,482 | 88,636 |
| Total Planned Withdrawals | 143,795 | 149,236 | 154,649 | 159,340 | 162,856 |
| Total Withdrawals | 143,795 | 149,236 | 154,649 | 159,340 | 162,856 |
| Total Portfolio Assets | 2,033,577 | 2,047,152 | 2,053,769 | 2,053,144 | 2,044,910 |
| Withdrawal Percentage | 7.07% | 7.29% | 7.53% | 7.76% | 7.96% |

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Detailed Withdrawals - continued

Base Facts from First Year to Last Year

Prepared for John and Jane Doe

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

| Year/Age | 2052 (95/92) | 2053 (96/93) | 2054 (97/94) | 2055 (98/95) |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|
| Planned Withdrawals | | | | |
| Janes 401(k) | 75,458 | 76,548 | 76,605 | 76,432 |
| John IRA | 90,583 | 77,854 | 79,794 | 81,546 |
| Total Planned Withdrawals | 166,041 | 154,402 | 156,399 | 157,978 |
| Supplemental Withdrawals | | | | |
| John and Jane Doe - Core Cash Account | 0 | 7,901 | 11,115 | 14,556 |
| Total Supplemental Withdrawals | 0 | 7,901 | 11,115 | 14,556 |
| Total Withdrawals | 166,041 | 162,303 | 167,514 | 172,534 |
| Total Portfolio Assets | 2,076,352 | 2,081,232 | 2,015,986 | 1,941,985 |
| Withdrawal Percentage | 8.00% | 7.80% | 8.31% | 8.88% |

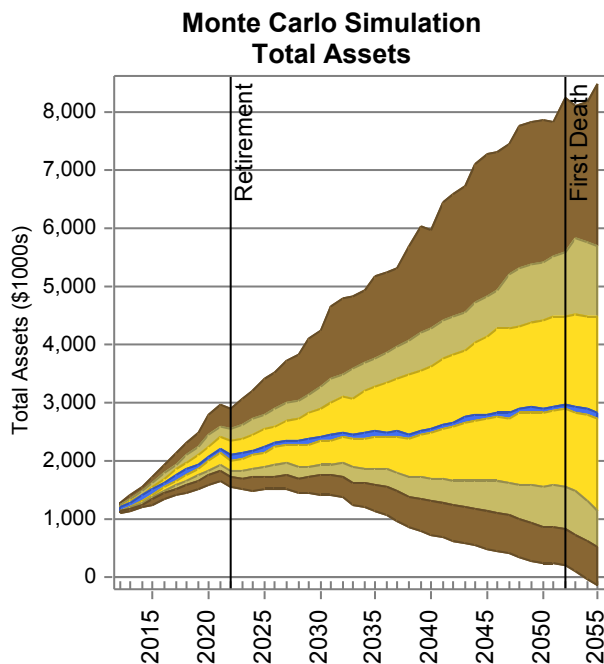
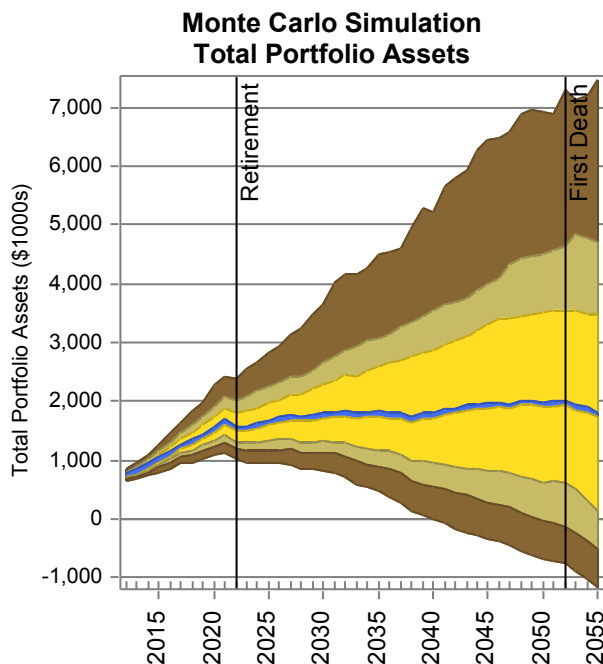
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Monte Carlo Asset Spread

Base Facts

Prepared for John and Jane Doe

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



Monte Carlo Statistics

| | Ending Portfolio Assets | Ending Total Assets |
|------------------|-------------------------|---------------------|
| Maximum: | \$19,257,810 | \$20,284,632 |
| 97.5 Percentile: | \$7,479,651 | \$8,506,473 |
| Median: | \$1,765,769 | \$2,792,591 |
| 2.5 Percentile: | (\$1,156,092) | (\$129,270) |
| Minimum: | (\$1,547,056) | (\$520,234) |
| Average: | \$2,092,559 | \$3,119,381 |
| Std. Deviation: | \$2,500,083 | \$2,500,083 |
| Simulation Runs: | 500 | |
| | John's | Jane's |
| | Longevity | Longevity |
| Age of Death: | 95 | 95 |

How to Read the Monte Carlo Charts

The Monte Carlo Chart shows the results of running 500 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 500 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.

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.

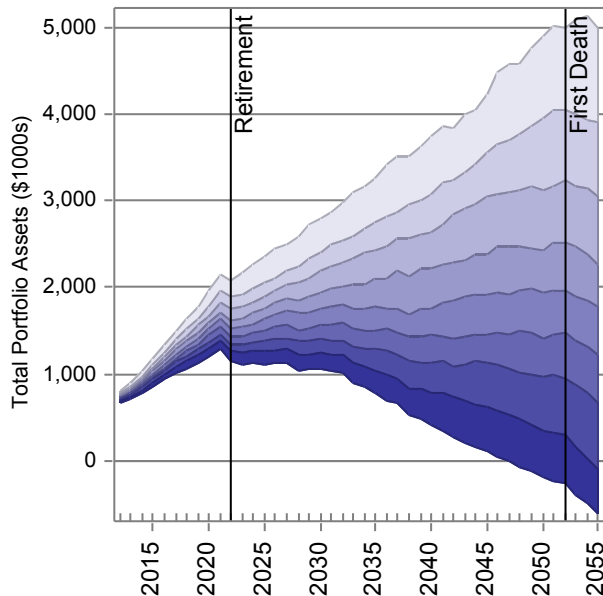
Monte Carlo Asset Confidence

Base Facts

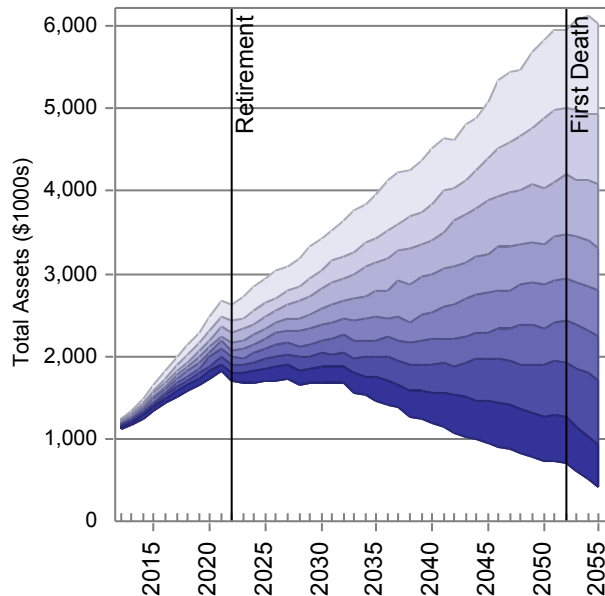
Prepared for John and Jane Doe

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

**Monte Carlo Simulation
Total Portfolio Assets**



**Monte Carlo Simulation
Total Assets**

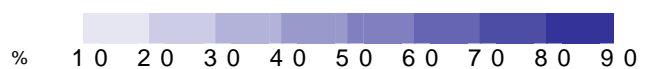


Monte Carlo Statistics

| | Ending Portfolio Assets | Ending Total Assets |
|------------------|-------------------------------|-----------------------------|
| Maximum: | \$19,257,810 | \$20,284,632 |
| 97.5 Percentile: | \$7,479,651 | \$8,506,473 |
| Median: | \$1,765,769 | \$2,792,591 |
| 2.5 Percentile: | (\$1,156,092) | (\$129,270) |
| Minimum: | (\$1,547,056) | (\$520,234) |
| Average: | \$2,092,559 | \$3,119,381 |
| Std. Deviation: | \$2,500,083 | \$2,500,083 |
| Simulation Runs: | 500 | |
| | John's Longevity | Jane's Longevity |
| Age of Death: | 95 | 95 |

How to Read the Monte Carlo Charts

The Monte Carlo Chart shows the results of running 500 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 500 randomly generated market returns and volatility. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan.

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

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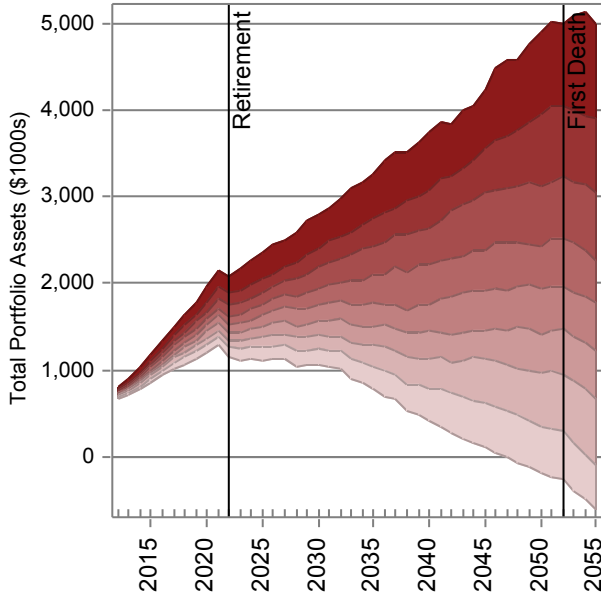
Monte Carlo Asset Risk

Base Facts

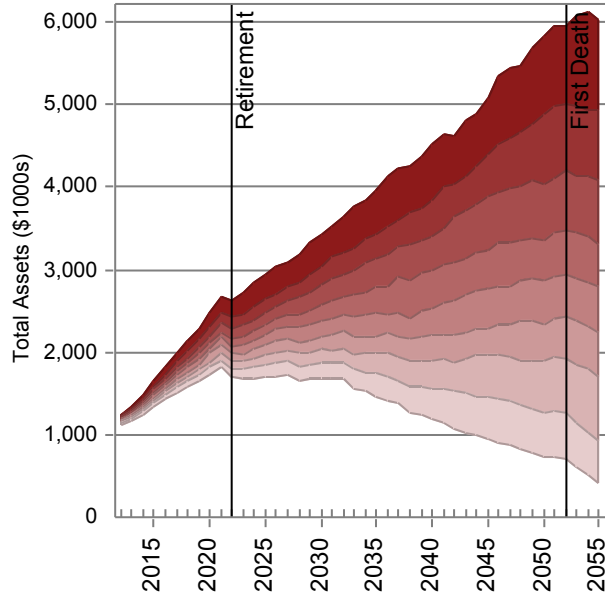
Prepared for John and Jane Doe

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

**Monte Carlo Simulation
Total Portfolio Assets**



**Monte Carlo Simulation
Total Assets**

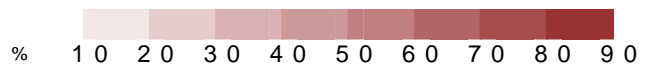


Monte Carlo Statistics

| | Ending Portfolio Assets | Ending Total Assets |
|------------------|-------------------------|-------------------------|
| Maximum: | \$19,257,810 | \$20,284,632 |
| 97.5 Percentile: | \$7,479,651 | \$8,506,473 |
| Median: | \$1,765,769 | \$2,792,591 |
| 2.5 Percentile: | (\$1,156,092) | (\$129,270) |
| Minimum: | (\$1,547,056) | (\$520,234) |
| Average: | \$2,092,559 | \$3,119,381 |
| Std. Deviation: | \$2,500,083 | \$2,500,083 |
| Simulation Runs: | 500 | |
| | John's Longevity | Jane's Longevity |
| Age of Death: | 95 | 95 |

How to Read the Monte Carlo Charts

The Monte Carlo Chart shows the results of running 500 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 500 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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Risk Management

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Long Term Care Gap Analysis

Base Facts with LTC is Needed - Client

Prepared for John and Jane Doe

| Year | Age | Income Flows | Investment Income | Planned Distributions | Additional LTC Benefits | Total Inflows | Additional LTC Expenses | Total Outflows | Total Portfolio Assets |
|-------------|--------------|-----------------|-------------------|-----------------------|-------------------------|------------------|-------------------------|------------------|------------------------|
| 2037 | 80/77 | \$89,667 | \$0 | \$92,071 | \$254,000 | \$435,738 | \$156,985 | \$320,285 | \$2,001,478 |
| 2038 | 81/78 | 92,615 | 0 | 97,532 | 254,000 | 444,147 | 162,621 | 364,657 | 2,103,293 |
| 2039 | 82/79 | 95,669 | 0 | 103,049 | 254,000 | 452,718 | 168,459 | 313,263 | 2,261,129 |
| 2040 | 83/80 | 98,832 | 0 | 108,851 | 254,000 | 461,683 | 174,507 | 324,837 | 2,411,871 |
| 2041 | 84/81 | 102,109 | 0 | 114,948 | 254,000 | 471,057 | 180,772 | 336,829 | 2,554,924 |
| 2042 | 85/82 | 105,503 | 0 | 120,906 | 0 | 226,409 | 187,262 | 349,707 | 2,435,184 |
| 2043 | 86/83 | 109,020 | 0 | 127,100 | 0 | 236,120 | 193,985 | 341,040 | 2,327,975 |
| 2044 | 87/84 | 112,663 | 0 | 133,527 | 0 | 246,190 | 200,949 | 353,556 | 2,211,859 |
| 2045 | 88/85 | 116,437 | 0 | 139,750 | 0 | 256,187 | 208,163 | 366,438 | 2,086,176 |
| 2046 | 89/86 | 120,346 | 0 | 146,135 | 0 | 266,481 | 215,636 | 379,779 | 1,950,157 |
| 2047 | 90/87 | 124,396 | 0 | 151,910 | 0 | 276,306 | 223,377 | 421,997 | 1,774,578 |
| 2048 | 91/88 | 128,590 | 0 | 148,500 | 0 | 277,090 | 231,396 | 466,822 | 1,548,980 |
| 2049 | 92/89 | 132,935 | 0 | 135,281 | 0 | 268,216 | 239,703 | 485,210 | 1,292,728 |
| 2050 | 93/90 | 137,436 | 0 | 116,617 | 0 | 254,053 | 248,308 | 504,253 | 1,003,076 |
| 2051 | 94/91 | 142,099 | 0 | 91,575 | 0 | 233,674 | 257,222 | 447,351 | 753,666 |
| 2052 | 95/92 | 146,929 | 0 | 69,464 | 0 | 216,393 | 266,456 | 465,703 | 453,923 |
| 2053 | 96/93 | 106,168 | 0 | 44,497 | 0 | 150,665 | 0 | 279,860 | 304,464 |
| 2054 | 97/94 | 109,979 | 0 | 28,125 | 0 | 138,104 | 0 | 282,001 | 147,693 |
| 2055 | 98/95 | 113,927 | 0 | 11,325 | 0 | 125,252 | 0 | 267,685 | 878 |

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Disability Gap Analysis

Base Facts with Disability Occurs - Client

Prepared for John and Jane Doe

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 Jane is assumed to start in 2012 when Jane is age 52 and last through lifetime (2055). Additional health care costs due to the disability during this period are assumed to be \$115,000 (in today's dollars) and will grow at 3.59% beginning immediately, reaching a cumulative additional expense of \$11,918,043.

Existing disability insurance benefits in 2012 are projected to be \$0.

Your cash flow and remaining asset goal may be achieved with additional coverage providing \$598,000 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 52 - 95 (2012-2055)

Existing Benefits (2012)
\$0

Additional Coverage
\$598,000

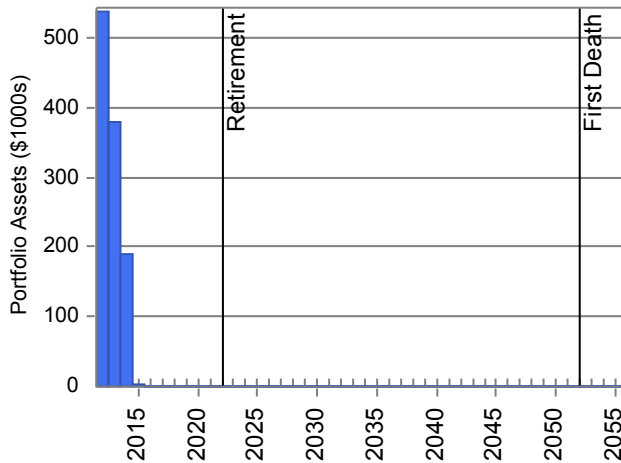
Unfunded Years
40 (current)
0 (new)

Remaining Assets (2055)
(\$14,156,261) (current)
\$10,798 (new)

Portfolio Assets

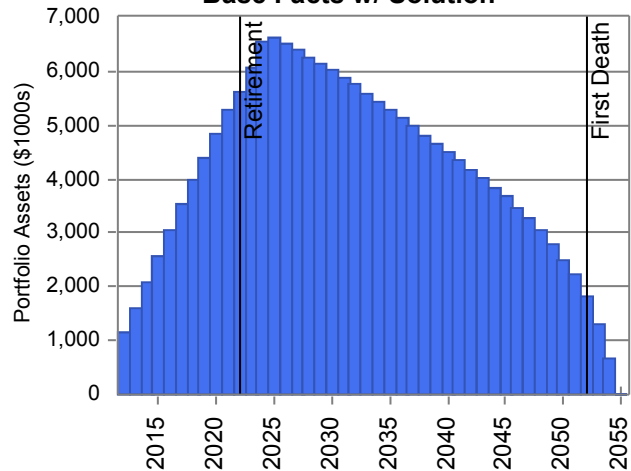
The charts below show the amount of portfolio assets you can expect to have in each of the disability scenarios, one using current assumptions and the other using the above result.

Portfolio Assets Base Facts



■ Portfolio Assets

Portfolio Assets Base Facts w/ Solution



■ Portfolio Assets

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Disability Gap Analysis

Base Facts with Disability Occurs - Client

Prepared for John and Jane Doe

| Year | Age | Income Flows | Social Security Disability | Investment Income | Planned Distributions | Existing Disability Benefits | Additional Disability Benefits | Total Inflows | Total Expenses | Total Outflows | Total Portfolio Assets |
|-------------|--------------|-----------------|----------------------------|-------------------|-----------------------|------------------------------|--------------------------------|------------------|------------------|------------------|------------------------|
| 2012 | 55/52 | \$12,000 | \$0 | \$0 | \$0 | \$0 | \$598,000 | \$610,000 | \$165,164 | \$178,164 | \$1,136,450 |
| 2013 | 56/53 | 12,431 | 0 | 0 | 0 | 0 | 598,000 | 610,431 | 197,197 | 212,197 | 1,599,051 |
| 2014 | 57/54 | 12,877 | 0 | 0 | 0 | 0 | 598,000 | 610,877 | 177,424 | 192,424 | 2,086,542 |
| 2015 | 58/55 | 13,339 | 0 | 0 | 0 | 0 | 598,000 | 611,339 | 183,768 | 198,768 | 2,573,167 |
| 2016 | 59/56 | 13,818 | 0 | 0 | 0 | 0 | 598,000 | 611,818 | 190,340 | 205,340 | 3,059,084 |
| 2017 | 60/57 | 14,314 | 0 | 0 | 0 | 0 | 598,000 | 612,314 | 205,736 | 220,736 | 3,535,881 |
| 2018 | 61/58 | 0 | 0 | 0 | 0 | 0 | 598,000 | 598,000 | 241,897 | 256,897 | 3,968,413 |
| 2019 | 62/59 | 0 | 0 | 0 | 0 | 0 | 598,000 | 598,000 | 241,592 | 256,592 | 4,407,917 |
| 2020 | 63/60 | 0 | 0 | 0 | 0 | 0 | 598,000 | 598,000 | 250,241 | 265,241 | 4,845,931 |
| 2021 | 64/61 | 0 | 0 | 0 | 0 | 0 | 598,000 | 598,000 | 259,200 | 274,200 | 5,282,675 |
| 2022 | 65/62 | 43,838 | 0 | 0 | 0 | 0 | 598,000 | 641,838 | 284,865 | 284,865 | 5,625,543 |
| 2023 | 66/63 | 57,670 | 0 | 0 | 0 | 0 | 598,000 | 655,670 | 305,414 | 305,414 | 6,079,451 |
| 2024 | 67/64 | 59,469 | 0 | 0 | 0 | 0 | 598,000 | 657,469 | 278,203 | 278,203 | 6,569,907 |
| 2025 | 68/65 | 61,332 | 0 | 0 | 0 | 0 | 149,500 | 210,832 | 288,191 | 288,191 | 6,611,836 |
| 2026 | 69/66 | 63,263 | 0 | 0 | 0 | 0 | 0 | 63,263 | 298,537 | 298,537 | 6,504,547 |
| 2027 | 70/67 | 65,263 | 0 | 0 | 55,916 | 0 | 0 | 121,179 | 309,255 | 309,255 | 6,397,882 |
| 2028 | 71/68 | 67,334 | 0 | 0 | 60,115 | 0 | 0 | 127,449 | 364,317 | 364,317 | 6,243,996 |
| 2029 | 72/69 | 69,480 | 0 | 0 | 64,628 | 0 | 0 | 134,108 | 331,858 | 331,858 | 6,130,585 |
| 2030 | 73/70 | 71,703 | 0 | 0 | 74,802 | 0 | 0 | 146,505 | 343,773 | 343,773 | 6,013,430 |
| 2031 | 74/71 | 74,006 | 0 | 0 | 80,285 | 0 | 0 | 154,291 | 356,115 | 356,115 | 5,891,963 |

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| Year | Age | Income Flows | Social Security Disability | Investment Income | Planned Distributions | Existing Disability Benefits | Additional Disability Benefits | Total Inflows | Total Expenses | Total Outflows | Total Portfolio Assets |
|-------------|--------------|----------------|----------------------------|-------------------|-----------------------|------------------------------|--------------------------------|----------------|----------------|----------------|------------------------|
| 2032 | 75/72 | 76,391 | 0 | 0 | 86,171 | 0 | 0 | 162,562 | 368,899 | 368,899 | 5,765,830 |
| 2033 | 76/73 | 78,862 | 0 | 0 | 92,489 | 0 | 0 | 171,351 | 434,578 | 434,578 | 5,582,195 |
| 2034 | 77/74 | 81,422 | 0 | 0 | 98,832 | 0 | 0 | 180,254 | 395,860 | 395,860 | 5,445,484 |
| 2035 | 78/75 | 84,074 | 0 | 0 | 106,077 | 0 | 0 | 190,151 | 410,072 | 410,072 | 5,302,789 |
| 2036 | 79/76 | 86,821 | 0 | 0 | 113,303 | 0 | 0 | 200,124 | 424,794 | 424,794 | 5,153,555 |
| 2037 | 80/77 | 89,667 | 0 | 0 | 120,959 | 0 | 0 | 210,626 | 440,045 | 440,045 | 4,997,197 |
| 2038 | 81/78 | 92,615 | 0 | 0 | 129,138 | 0 | 0 | 221,753 | 488,371 | 488,371 | 4,800,540 |
| 2039 | 82/79 | 95,669 | 0 | 0 | 137,787 | 0 | 0 | 233,456 | 441,109 | 441,109 | 4,659,026 |
| 2040 | 83/80 | 98,832 | 0 | 0 | 146,968 | 0 | 0 | 245,800 | 456,945 | 456,945 | 4,509,352 |
| 2041 | 84/81 | 102,109 | 0 | 0 | 156,705 | 0 | 0 | 258,814 | 473,510 | 473,510 | 4,350,525 |
| 2042 | 85/82 | 105,503 | 0 | 0 | 165,954 | 0 | 0 | 271,457 | 491,117 | 491,117 | 4,181,167 |
| 2043 | 86/83 | 109,020 | 0 | 0 | 175,622 | 0 | 0 | 284,642 | 487,476 | 487,476 | 4,022,199 |
| 2044 | 87/84 | 112,663 | 0 | 0 | 185,703 | 0 | 0 | 298,366 | 504,979 | 504,979 | 3,852,087 |
| 2045 | 88/85 | 116,437 | 0 | 0 | 196,115 | 0 | 0 | 312,552 | 523,112 | 523,112 | 3,669,739 |
| 2046 | 89/86 | 120,346 | 0 | 0 | 206,901 | 0 | 0 | 327,247 | 541,897 | 541,897 | 3,473,973 |
| 2047 | 90/87 | 124,396 | 0 | 0 | 216,217 | 0 | 0 | 340,613 | 561,357 | 561,357 | 3,263,507 |
| 2048 | 91/88 | 128,590 | 0 | 0 | 225,594 | 0 | 0 | 354,184 | 581,839 | 581,839 | 3,036,770 |
| 2049 | 92/89 | 132,935 | 0 | 0 | 234,957 | 0 | 0 | 367,892 | 602,572 | 602,572 | 2,782,082 |
| 2050 | 93/90 | 137,436 | 0 | 0 | 244,110 | 0 | 0 | 381,546 | 623,951 | 623,951 | 2,495,655 |
| 2051 | 94/91 | 142,099 | 0 | 0 | 250,394 | 0 | 0 | 392,493 | 598,383 | 598,383 | 2,222,601 |
| 2052 | 95/92 | 146,929 | 0 | 0 | 249,756 | 0 | 0 | 396,685 | 672,020 | 672,020 | 1,843,045 |
| 2053 | 96/93 | 106,168 | 0 | 0 | 189,197 | 0 | 0 | 295,365 | 795,994 | 795,994 | 1,293,455 |
| 2054 | 97/94 | 109,979 | 0 | 0 | 136,815 | 0 | 0 | 246,794 | 839,059 | 839,059 | 657,688 |

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| Year | Age | Income Flows | Social Security Disability | Investment Income | Planned Distributions | Existing Disability Benefits | Additional Disability Benefits | Total Inflows | Total Expenses | Total Outflows | Total Portfolio Assets |
|-------------|------------|---------------------|-----------------------------------|--------------------------|------------------------------|-------------------------------------|---------------------------------------|----------------------|-----------------------|-----------------------|-------------------------------|
| 2055 | 98/95 | 113,927 | 0 | 0 | 64,648 | 0 | 0 | 178,575 | 802,186 | 802,186 | 10,798 |

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Life Insurance Gap Analysis

Base Facts with Premature Death - Client

Prepared for John and Jane Doe

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 **John** dies at age **55** in **2012** and that the survivor, **Jane**, will live until age **95** in **2055**.

| Comparative Value | Current Scenario | w/ Additional Insurance |
|-------------------------------------|------------------|-------------------------|
| Total Survivor Costs | \$7,006,358 | \$7,287,021 |
| Life Insurance Benefits | \$800,000 | \$950,000 |
| Portfolio Assets After John's Death | \$652,547 | \$652,547 |
| Portfolio Assets + Insurance | \$1,452,547 | \$1,602,547 |
| Portfolio Assets After Jane's Death | (\$677,425) | \$517,443 |

The additional life insurance needed on **John** is **\$150,000** for total life insurance coverage of **\$950,000**.

SUMMARY

Additional Insurance
\$150,000

Existing Life Insurance
\$800,000

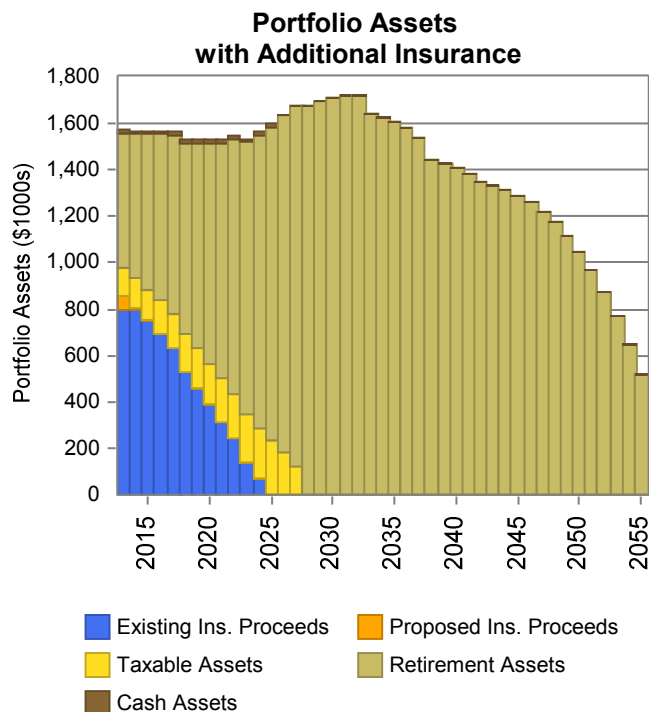
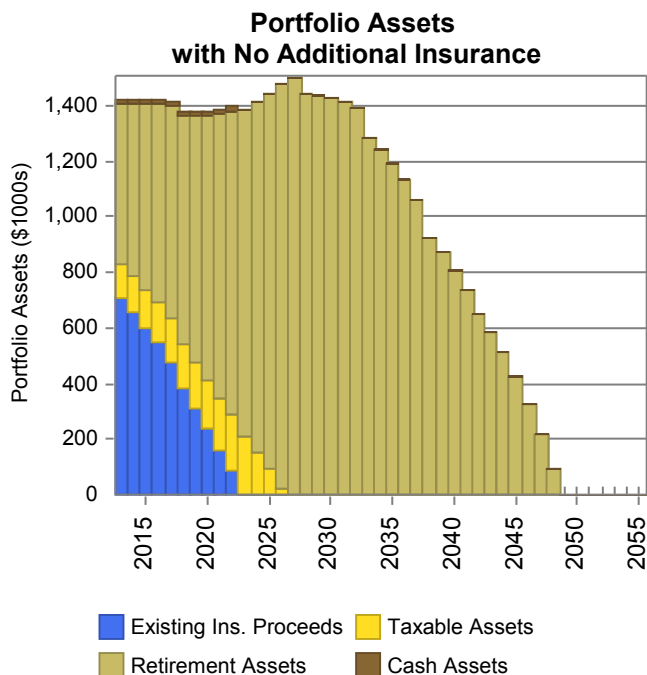
Survivor's Assets (2013) at Beginning of Year
\$1,452,547 (current)
\$1,602,547 (new)

Survivor's Assets (2055)
(\$677,425) (current)
\$517,443 (new)

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$517,443** after **Jane's** death in **2055**.

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 John and Jane Doe

| Year | Age | Income Flows | Investment Income | Planned Distributions | Other Inflows | Total Inflows | Total Expenses | Planned Savings | Total Outflows | Total Portfolio Assets |
|------|-------|--------------|-------------------|-----------------------|---------------|---------------|----------------|-----------------|----------------|------------------------|
| 2013 | 56/53 | \$0 | \$0 | \$0 | \$0 | \$0 | \$75,621 | \$0 | \$75,621 | \$1,572,489 |
| 2014 | 57/54 | 0 | 0 | 0 | 0 | 0 | 51,508 | 0 | 51,508 | 1,569,803 |
| 2015 | 58/55 | 0 | 0 | 0 | 0 | 0 | 53,357 | 0 | 53,357 | 1,568,766 |
| 2016 | 59/56 | 0 | 0 | 0 | 0 | 0 | 55,273 | 0 | 55,273 | 1,569,566 |
| 2017 | 60/57 | 0 | 0 | 0 | 0 | 0 | 65,845 | 0 | 65,845 | 1,563,822 |
| 2018 | 61/58 | 0 | 0 | 0 | 0 | 0 | 99,103 | 0 | 99,103 | 1,529,147 |
| 2019 | 62/59 | 0 | 0 | 0 | 0 | 0 | 70,657 | 0 | 70,657 | 1,527,563 |
| 2020 | 63/60 | 0 | 0 | 0 | 0 | 0 | 73,194 | 0 | 73,194 | 1,528,429 |
| 2021 | 64/61 | 0 | 0 | 0 | 0 | 0 | 75,822 | 0 | 75,822 | 1,532,022 |
| 2022 | 65/62 | 26,681 | 0 | 0 | 0 | 26,681 | 97,886 | 0 | 97,886 | 1,545,983 |
| 2023 | 66/63 | 36,852 | 0 | 0 | 0 | 36,852 | 139,445 | 0 | 139,445 | 1,534,734 |
| 2024 | 67/64 | 38,175 | 0 | 0 | 0 | 38,175 | 106,298 | 0 | 106,298 | 1,564,590 |
| 2025 | 68/65 | 39,545 | 0 | 0 | 0 | 39,545 | 110,132 | 0 | 110,132 | 1,599,110 |
| 2026 | 69/66 | 40,965 | 0 | 0 | 0 | 40,965 | 114,303 | 0 | 114,303 | 1,638,537 |
| 2027 | 70/67 | 42,436 | 0 | 0 | 0 | 42,436 | 118,230 | 0 | 118,230 | 1,680,469 |
| 2028 | 71/68 | 43,959 | 0 | 0 | 0 | 43,959 | 166,350 | 0 | 166,350 | 1,680,365 |
| 2029 | 72/69 | 45,537 | 0 | 0 | 0 | 45,537 | 153,065 | 0 | 153,065 | 1,697,590 |
| 2030 | 73/70 | 47,172 | 0 | 61,198 | 0 | 108,370 | 160,212 | 0 | 160,212 | 1,711,103 |
| 2031 | 74/71 | 48,865 | 0 | 63,758 | 0 | 112,623 | 166,845 | 0 | 166,845 | 1,720,669 |
| 2032 | 75/72 | 50,619 | 0 | 66,343 | 0 | 116,962 | 173,716 | 0 | 173,716 | 1,725,301 |

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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 | 76/73 | 52,436 | 0 | 68,915 | 0 | 121,351 | 260,280 | 0 | 260,280 | 1,644,946 |
| 2034 | 77/74 | 54,318 | 0 | 68,101 | 0 | 122,419 | 188,094 | 0 | 188,094 | 1,631,029 |
| 2035 | 78/75 | 56,268 | 0 | 70,142 | 0 | 126,410 | 195,838 | 0 | 195,838 | 1,609,510 |
| 2036 | 79/76 | 58,288 | 0 | 71,993 | 0 | 130,281 | 203,933 | 0 | 203,933 | 1,580,096 |
| 2037 | 80/77 | 60,381 | 0 | 73,279 | 0 | 133,660 | 212,429 | 0 | 212,429 | 1,541,981 |
| 2038 | 81/78 | 62,549 | 0 | 74,603 | 0 | 137,152 | 269,958 | 0 | 269,958 | 1,445,555 |
| 2039 | 82/79 | 64,795 | 0 | 72,654 | 0 | 137,449 | 183,098 | 0 | 183,098 | 1,430,860 |
| 2040 | 83/80 | 67,121 | 0 | 74,935 | 0 | 142,056 | 190,676 | 0 | 190,676 | 1,409,773 |
| 2041 | 84/81 | 69,531 | 0 | 77,047 | 0 | 146,578 | 198,388 | 0 | 198,388 | 1,381,749 |
| 2042 | 85/82 | 72,027 | 0 | 78,949 | 0 | 150,976 | 206,597 | 0 | 206,597 | 1,345,861 |
| 2043 | 86/83 | 74,613 | 0 | 80,552 | 0 | 155,165 | 182,864 | 0 | 182,864 | 1,333,555 |
| 2044 | 87/84 | 77,292 | 0 | 83,840 | 0 | 161,132 | 190,293 | 0 | 190,293 | 1,315,561 |
| 2045 | 88/85 | 80,067 | 0 | 86,507 | 0 | 166,574 | 197,989 | 0 | 197,989 | 1,291,288 |
| 2046 | 89/86 | 82,941 | 0 | 88,990 | 0 | 171,931 | 206,107 | 0 | 206,107 | 1,259,951 |
| 2047 | 90/87 | 85,919 | 0 | 91,202 | 0 | 177,121 | 214,665 | 0 | 214,665 | 1,220,690 |
| 2048 | 91/88 | 89,003 | 0 | 93,031 | 0 | 182,034 | 223,531 | 0 | 223,531 | 1,172,718 |
| 2049 | 92/89 | 92,198 | 0 | 94,343 | 0 | 186,541 | 232,713 | 0 | 232,713 | 1,115,183 |
| 2050 | 93/90 | 95,508 | 0 | 94,133 | 0 | 189,641 | 242,226 | 0 | 242,226 | 1,047,158 |
| 2051 | 94/91 | 98,937 | 0 | 92,925 | 0 | 191,862 | 252,079 | 0 | 252,079 | 967,641 |
| 2052 | 95/92 | 102,489 | 0 | 90,442 | 0 | 192,931 | 262,287 | 0 | 262,287 | 875,542 |
| 2053 | 96/93 | 106,168 | 0 | 86,332 | 0 | 192,500 | 272,004 | 0 | 272,004 | 770,539 |
| 2054 | 97/94 | 109,979 | 0 | 79,340 | 0 | 189,319 | 281,904 | 0 | 281,904 | 651,606 |
| 2055 | 98/95 | 113,927 | 0 | 69,923 | 0 | 183,850 | 292,206 | 0 | 292,206 | 517,443 |

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.