



Customized Assessment

Prepared for Sam and Sally Startup

Presented by:

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* Financial Adviser offering investment advisory services through Eagle Strategies LLC, a registered investment adviser. Derek Notman is not owned or operated by Eagle Strategies LLC or any of its affiliates.

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Hopes, Dreams & Goals

Prepared for Sam and Sally Startup

Sam & Sally Startup's

Hopes, Dreams & Goals

- Core Values:
 - Family
 - Friends
 - Integrity
 - Health
 - Wealth
- To create a business that improves it's clients/customers lives and the lives of the people involved in building it, while also improving the community it is based in.
- To be able to travel, play and/or coach sports, enjoy outdoor activities, and to give back to their community.
- To sell their startup in the next 3-5 years, taking some time off to focus on family, and then consider starting or investing in a new startup.
- To not have to worry about money while building and after selling their company.
- To save for their kids education.
- To focus on living a balanced and healthy lifestyle, especially after the hard times while building their company.

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Letter of Implementation

Prepared for Sam and Sally Startup

Congratulations!

You have been through the financial planning process and have a plan that you are happy and comfortable with. Now it is important to **implement** the following strategies to achieve the desired results from the planning we have done together.

Derek can help you implement the following strategies, walking you through the entire process.

- This is where there will be specific recommendations based upon a clients specific needs and goals.

Thank you, Sam & Sally, for the opportunity to help you reach your future goals. Remember that your financial plan is a "living document", arguably the most important document you have while you are alive. It is something that will change over time and that we will continue to review to make sure you stay on track. I look forward to working with you for years to come.

Best Regards,
Derek Notman

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Current Financial Condition

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Balance Sheet

Base Facts vs. Passive/Active Plan as of February 7, 2018

Prepared for Sam and Sally Startup

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

Assets	Sam	Sally	Joint - ROS	Total	Assets	Sam	Sally	Joint - ROS	Total
Cash at local bank	--	--	\$30,000	\$30,000	Cash at local bank	--	--	\$30,000	\$30,000
Sam's Managed Investment Account	--	--	25,084	25,084	Sam's Managed Investment Account	--	--	25,084	25,084
Sally's Old 401k	--	21,300	--	21,300	Sally's Old 401k	--	21,300	--	21,300
Sam's Current 401k	24,640	--	--	24,640	Sam's Current 401k	24,640	--	--	24,640
Tech Startup (7.50% of \$75,000,000)	5,625,000	--	--	5,625,000	Tech Startup (7.50% of \$75,000,000)	5,625,000	--	--	5,625,000
Home	--	--	750,000	750,000	Home	--	--	750,000	750,000
Audi	50,000	--	--	50,000	Audi	50,000	--	--	50,000
Jewelry	--	15,000	--	15,000	Jewelry	--	15,000	--	15,000
Toyota Highlander	--	25,000	--	25,000	Toyota Highlander	--	25,000	--	25,000
Custom Whole Life On Sam	20,000	--	--	20,000	Custom Whole Life On Sam	20,000	--	--	20,000
Total Assets:	5,719,640	61,300	805,084	6,586,024	Total Assets:	5,719,640	61,300	805,084	6,586,024
Liabilities	Sam	Sally	Joint - ROS	Total	Liabilities	Sam	Sally	Joint - ROS	Total
Mortgage	--	--	(\$625,000)	(\$625,000)	Mortgage	--	--	(\$625,000)	(\$625,000)
Toyota Loan	--	--	(20,000)	(20,000)	Toyota Loan	--	--	(20,000)	(20,000)
Total Liabilities:	0	0	(645,000)	(645,000)	Total Liabilities:	0	0	(645,000)	(645,000)
Total Net Worth:	\$5,719,640	\$61,300	\$160,084	\$5,941,024	Total Net Worth:	\$5,719,640	\$61,300	\$160,084	\$5,941,024

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Balance Sheet

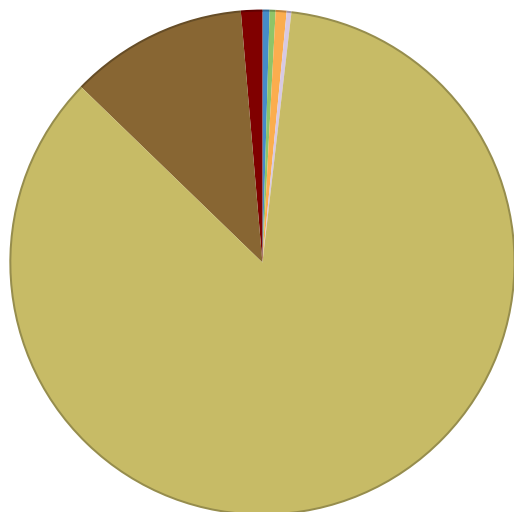
Base Facts vs. Passive/Active Plan as of February 7, 2018

Prepared for Sam and Sally Startup

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

Breakdown by Asset Type - Current Year (2018)

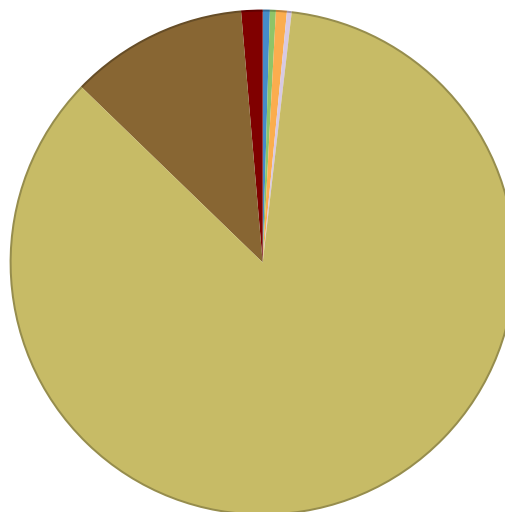
Base Facts



- Cash Equivalents (0.46%)
- Taxable Investments (0.38%)
- Qualified Retirement (0.70%)
- Life Insurance (0.30%)
- Business Interests (85.41%)
- Real Estate (11.39%)
- Personal Property (1.37%)

Breakdown by Asset Type - Current Year (2018)

Passive/Active Plan



- Cash Equivalents (0.46%)
- Taxable Investments (0.38%)
- Qualified Retirement (0.70%)
- Life Insurance (0.30%)
- Business Interests (85.41%)
- Real Estate (11.39%)
- Personal Property (1.37%)



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Cash Flow

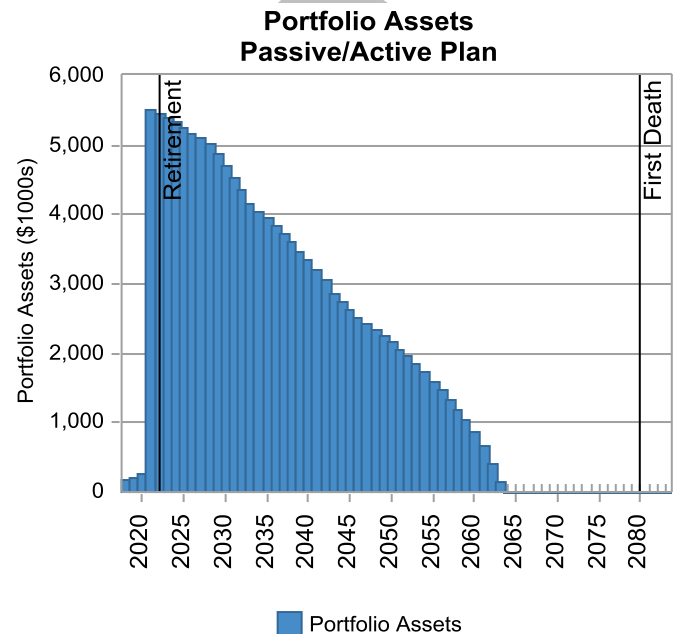
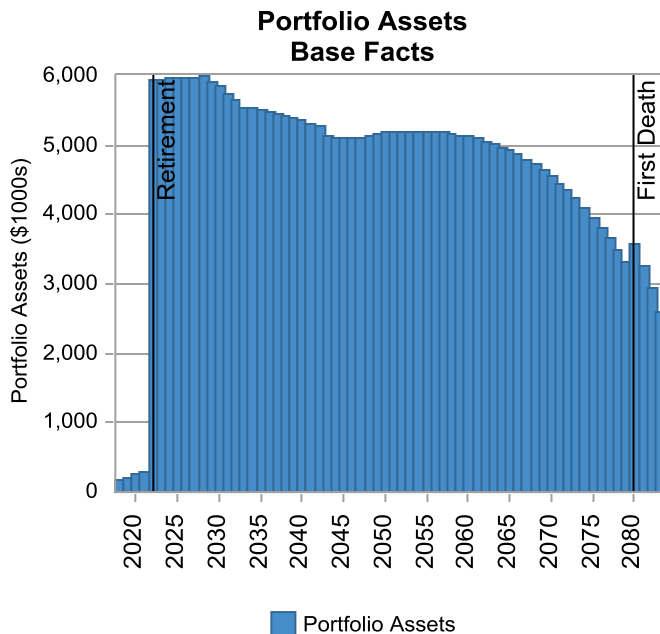
Base Facts vs. Passive/Active Plan (All Years)

Prepared for Sam and Sally Startup

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 **2083** (age **103/100**).

Based upon the levels of income and spending in the *Passive/Active Plan*, you will deplete your portfolio assets in **2064** (age **84/81**).



RELEVANT FACTS

Sam's Retirement: 2022 (42)
Sally's Retirement: 2022 (39)
First Death (Sam): 2080 (100/97)

LIVING EXPENSES

Current: \$125,000
Retirement: \$125,000
After First Death: \$150,000
Indexed at: 1.90%
Inflation Rate: 1.90%

RELEVANT FACTS

Sam's Retirement: 2022 (42)
Sally's Retirement: 2022 (39)
First Death (Sam): 2080 (100/97)

LIVING EXPENSES

Current: \$125,000
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Cash Flow

Base Facts vs. Passive/Active Plan (All Years)

Prepared for Sam and Sally Startup

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

Year	Age	Base Facts			Total Portfolio Assets	Passive/Active Plan			Total Portfolio Assets
		Total Inflows	Total Outflows	Net Cash Flow		Total Inflows	Total Outflows	Net Cash Flow	
2018	38/35	\$300,000	\$292,123	\$7,877	\$159,816	\$300,000	\$292,123	\$7,877	\$159,816
2019	39/36	305,700	296,848	8,852	201,927	305,700	296,848	8,852	201,927
2020	40/37	311,508	301,375	10,133	247,294	311,508	301,375	10,133	247,294
2021	41/38	317,427	306,169	11,258	296,372	7,403,307	2,459,432	4,943,875	5,520,219
2022	42/39	7,652,750	2,308,641	5,344,109	5,931,592	0	290,077	(290,077)	5,457,897
2023	43/40	0	205,581	(205,581)	5,945,725	0	290,891	(290,891)	5,392,300
2024	44/41	0	208,843	(208,843)	5,957,251	0	291,772	(291,772)	5,323,233
2025	45/42	0	212,030	(212,030)	5,966,169	0	292,612	(292,612)	5,250,602
2026	46/43	0	215,200	(215,200)	5,972,407	0	293,420	(293,420)	5,174,296
2027	47/44	0	218,372	(218,372)	5,975,873	0	294,232	(294,232)	5,094,168
2028	48/45	0	203,953	(203,953)	5,994,070	0	277,465	(277,465)	5,027,648
2029	49/46	0	293,221	(293,221)	5,923,870	0	364,037	(364,037)	4,871,962
2030	50/47	0	300,649	(300,649)	5,843,828	0	367,536	(367,536)	4,706,529
2031	51/48	0	308,361	(308,361)	5,753,349	0	372,446	(372,446)	4,529,545
2032	52/49	0	316,252	(316,252)	5,651,883	0	376,048	(376,048)	4,341,851
2033	53/50	0	323,483	(323,483)	5,539,700	0	378,800	(378,800)	4,143,867
2034	54/51	0	221,841	(221,841)	5,525,295	0	273,341	(273,341)	4,043,391
2035	55/52	0	225,196	(225,196)	5,507,351	0	273,886	(273,886)	3,938,437
2036	56/53	0	228,569	(228,569)	5,485,664	0	274,138	(274,138)	3,829,126
2037	57/54	0	231,983	(231,983)	5,460,073	0	274,254	(274,254)	3,715,426
2038	58/55	0	235,436	(235,436)	5,430,412	0	275,035	(275,035)	3,596,503
2039	59/56	0	238,932	(238,932)	5,396,509	0	275,780	(275,780)	3,472,193
2040	60/57	0	242,473	(242,473)	5,358,183	0	276,439	(276,439)	3,342,374
2041	61/58	0	246,021	(246,021)	5,315,284	0	277,058	(277,058)	3,206,875
2042	62/59	0	249,614	(249,614)	5,267,618	0	277,618	(277,618)	3,065,535
2043	63/60	0	323,028	(323,028)	5,145,212	0	347,069	(347,069)	2,849,242
2044	64/61	0	222,402	(222,402)	5,119,334	0	243,334	(243,334)	2,728,117
2045	65/62	14,559	226,029	(211,470)	5,103,991	14,559	245,788	(231,229)	2,614,459
2046	66/63	44,332	231,598	(187,266)	5,112,798	44,332	250,689	(206,357)	2,521,362
2047	67/64	44,997	235,562	(190,565)	5,119,179	44,997	252,292	(207,295)	2,423,883
2048	68/65	60,314	240,425	(180,111)	5,136,804	60,314	255,423	(195,109)	2,334,984
2049	69/66	68,649	245,207	(176,558)	5,159,229	68,649	257,442	(188,793)	2,249,174
2050	70/67	69,679	249,392	(179,713)	5,179,948	69,679	258,662	(188,983)	2,160,095
2051	71/68	97,778	261,735	(163,957)	5,190,786	97,778	267,980	(170,202)	2,059,556

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Year	Age	Base Facts				Passive/Active Plan			
		Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets	Total Inflows	Total Outflows	Net Cash Flow	Total Portfolio Assets
2052	72/69	100,265	266,411	(166,146)	5,198,695	100,265	270,520	(170,255)	1,953,539
2053	73/70	105,332	271,975	(166,643)	5,202,601	105,332	273,638	(168,306)	1,841,244
2054	74/71	108,073	276,765	(168,692)	5,203,143	108,073	276,254	(168,181)	1,722,941
2055	75/72	110,912	281,639	(170,727)	5,200,115	110,912	278,428	(167,516)	1,598,831
2056	76/73	113,852	286,603	(172,751)	5,193,290	113,852	280,572	(166,720)	1,468,705
2057	77/74	116,726	291,616	(174,890)	5,182,477	116,726	282,758	(166,032)	1,332,275
2058	78/75	119,875	296,745	(176,870)	5,167,401	119,875	284,994	(165,119)	1,189,232
2059	79/76	122,931	301,908	(178,977)	5,147,859	122,931	287,176	(164,245)	1,039,353
2060	80/77	126,063	307,162	(181,099)	5,123,587	126,063	292,197	(166,134)	879,517
2061	81/78	129,298	312,554	(183,256)	5,094,259	129,298	357,229	(227,931)	649,766
2062	82/79	132,608	317,971	(185,363)	5,059,650	119,693	366,646	(246,953)	399,432
2063	83/80	136,008	323,516	(187,508)	5,019,419	107,360	373,427	(266,067)	129,902
2064	84/81	139,498	329,168	(189,670)	4,973,231	92,405	327,353	(234,948)	(106,998)
2065	85/82	142,719	334,733	(192,014)	4,920,930	87,114	311,757	(224,643)	(331,641)
2066	86/83	145,982	340,448	(194,466)	4,862,116	88,420	317,509	(229,089)	(560,730)
2067	87/84	149,281	346,494	(197,213)	4,796,199	89,747	323,371	(233,624)	(794,354)
2068	88/85	152,581	352,751	(200,170)	4,722,688	91,093	329,344	(238,251)	(1,032,605)
2069	89/86	155,894	359,091	(203,197)	4,641,199	92,460	335,431	(242,971)	(1,275,576)
2070	90/87	158,666	365,407	(206,741)	4,551,432	93,848	341,633	(247,785)	(1,523,361)
2071	91/88	161,374	371,811	(210,437)	4,452,970	95,255	347,953	(252,698)	(1,776,059)
2072	92/89	164,001	378,260	(214,259)	4,345,425	96,684	354,393	(257,709)	(2,033,768)
2073	93/90	166,490	384,768	(218,278)	4,228,379	98,134	360,955	(262,821)	(2,296,589)
2074	94/91	168,126	391,174	(223,048)	4,101,562	99,607	367,642	(268,035)	(2,564,624)
2075	95/92	169,580	397,596	(228,016)	3,964,585	101,101	374,456	(273,355)	(2,837,979)
2076	96/93	170,830	404,095	(233,265)	3,816,988	102,617	381,400	(278,783)	(3,116,762)
2077	97/94	171,805	410,590	(238,785)	3,658,377	104,156	388,476	(284,320)	(3,401,082)
2078	98/95	172,518	417,113	(244,595)	3,488,319	105,719	395,686	(289,967)	(3,691,049)
2079	99/96	172,005	423,408	(251,403)	3,306,618	107,305	403,033	(295,728)	(3,986,777)
2080	100/97	671,231	429,762	241,469	3,571,307	608,914	410,520	198,394	(3,829,883)
2081	101/98	124,738	511,387	(386,649)	3,269,447	74,648	492,981	(418,333)	(4,232,566)
2082	102/99	124,197	522,117	(397,920)	2,947,851	75,768	502,310	(426,542)	(4,659,108)
2083	103/100	123,466	532,039	(408,573)	2,605,740	76,905	511,816	(434,911)	(5,094,019)

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5-Year Cash Flow

Passive/Active Plan from First Year to 2020

Prepared for Sam and Sally Startup

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

Year/Age	2018 (38/35)	2019 (39/36)	2020 (40/37)
Cash Inflows			
Salary			
Sam's Earnings	300,000	305,700	311,508
Total Cash Inflows	300,000	305,700	311,508
Cash Outflows			
Living Expenses	125,000	127,375	129,795
Liabilities	39,072	39,072	39,072
Insurance Premiums	27,400	27,400	27,400
Taxes	82,151	84,001	86,108
Planned Savings	18,500	19,000	19,000
Total Cash Outflows	292,123	296,848	301,375
Total Inflows	300,000	305,700	311,508
LESS: Total Outflows	292,123	296,848	301,375
EQUALS: Net Cash Flow	7,877	8,852	10,133

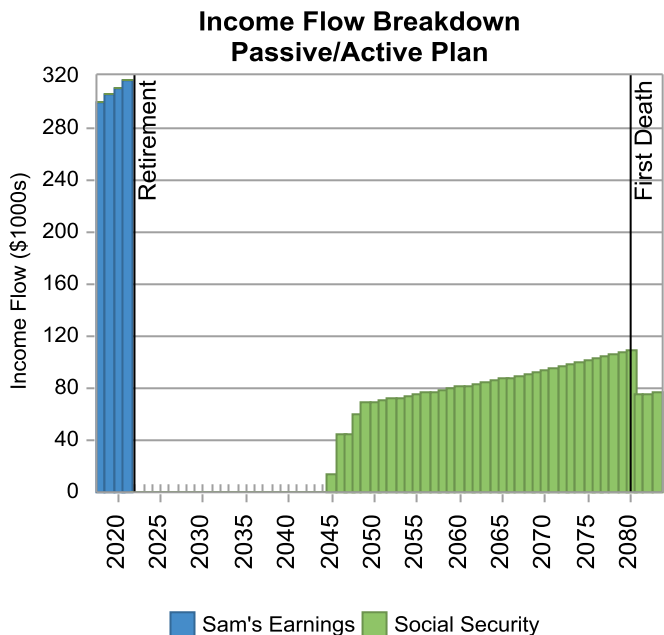
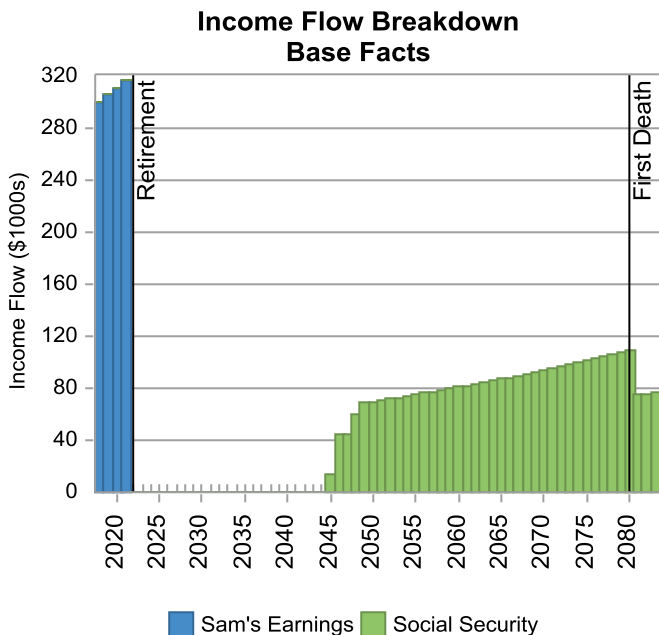
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Cash Flow - Income Flows

Base Facts vs. Passive/Active Plan (All Years)

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



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Cash Flow - Income Flows

Base Facts vs. Passive/Active Plan (All Years)

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

Year	Age	Base Facts			Passive/Active Plan		
		Sam's Earnings	Social Security	Income Flows	Sam's Earnings	Social Security	Income Flows
2018	38/35	\$300,000	\$0	\$300,000	\$300,000	\$0	\$300,000
2019	39/36	305,700	0	305,700	305,700	0	305,700
2020	40/37	311,508	0	311,508	311,508	0	311,508
2021	41/38	317,427	0	317,427	317,427	0	317,427
2022	42/39	0	0	0	0	0	0
2023	43/40	0	0	0	0	0	0
2024	44/41	0	0	0	0	0	0
2025	45/42	0	0	0	0	0	0
2026	46/43	0	0	0	0	0	0
2027	47/44	0	0	0	0	0	0
2028	48/45	0	0	0	0	0	0
2029	49/46	0	0	0	0	0	0
2030	50/47	0	0	0	0	0	0
2031	51/48	0	0	0	0	0	0
2032	52/49	0	0	0	0	0	0
2033	53/50	0	0	0	0	0	0
2034	54/51	0	0	0	0	0	0
2035	55/52	0	0	0	0	0	0
2036	56/53	0	0	0	0	0	0
2037	57/54	0	0	0	0	0	0
2038	58/55	0	0	0	0	0	0
2039	59/56	0	0	0	0	0	0
2040	60/57	0	0	0	0	0	0
2041	61/58	0	0	0	0	0	0
2042	62/59	0	0	0	0	0	0
2043	63/60	0	0	0	0	0	0
2044	64/61	0	0	0	0	0	0
2045	65/62	0	14,559	14,559	0	14,559	14,559
2046	66/63	0	44,332	44,332	0	44,332	44,332
2047	67/64	0	44,997	44,997	0	44,997	44,997
2048	68/65	0	60,314	60,314	0	60,314	60,314
2049	69/66	0	68,649	68,649	0	68,649	68,649
2050	70/67	0	69,679	69,679	0	69,679	69,679
2051	71/68	0	70,725	70,725	0	70,725	70,725
2052	72/69	0	71,786	71,786	0	71,786	71,786

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Year	Age	Base Facts			Passive/Active Plan		
		Sam's Earnings	Social Security	Income Flows	Sam's Earnings	Social Security	Income Flows
2053	73/70	0	72,862	72,862	0	72,862	72,862
2054	74/71	0	73,955	73,955	0	73,955	73,955
2055	75/72	0	75,065	75,065	0	75,065	75,065
2056	76/73	0	76,190	76,190	0	76,190	76,190
2057	77/74	0	77,333	77,333	0	77,333	77,333
2058	78/75	0	78,493	78,493	0	78,493	78,493
2059	79/76	0	79,670	79,670	0	79,670	79,670
2060	80/77	0	80,866	80,866	0	80,866	80,866
2061	81/78	0	82,078	82,078	0	82,078	82,078
2062	82/79	0	83,309	83,309	0	83,309	83,309
2063	83/80	0	84,559	84,559	0	84,559	84,559
2064	84/81	0	85,827	85,827	0	85,827	85,827
2065	85/82	0	87,114	87,114	0	87,114	87,114
2066	86/83	0	88,420	88,420	0	88,420	88,420
2067	87/84	0	89,747	89,747	0	89,747	89,747
2068	88/85	0	91,093	91,093	0	91,093	91,093
2069	89/86	0	92,460	92,460	0	92,460	92,460
2070	90/87	0	93,848	93,848	0	93,848	93,848
2071	91/88	0	95,255	95,255	0	95,255	95,255
2072	92/89	0	96,684	96,684	0	96,684	96,684
2073	93/90	0	98,134	98,134	0	98,134	98,134
2074	94/91	0	99,607	99,607	0	99,607	99,607
2075	95/92	0	101,101	101,101	0	101,101	101,101
2076	96/93	0	102,617	102,617	0	102,617	102,617
2077	97/94	0	104,156	104,156	0	104,156	104,156
2078	98/95	0	105,719	105,719	0	105,719	105,719
2079	99/96	0	107,305	107,305	0	107,305	107,305
2080	100/97	0	108,914	108,914	0	108,914	108,914
2081	101/98	0	74,648	74,648	0	74,648	74,648
2082	102/99	0	75,768	75,768	0	75,768	75,768
2083	103/100	0	76,905	76,905	0	76,905	76,905

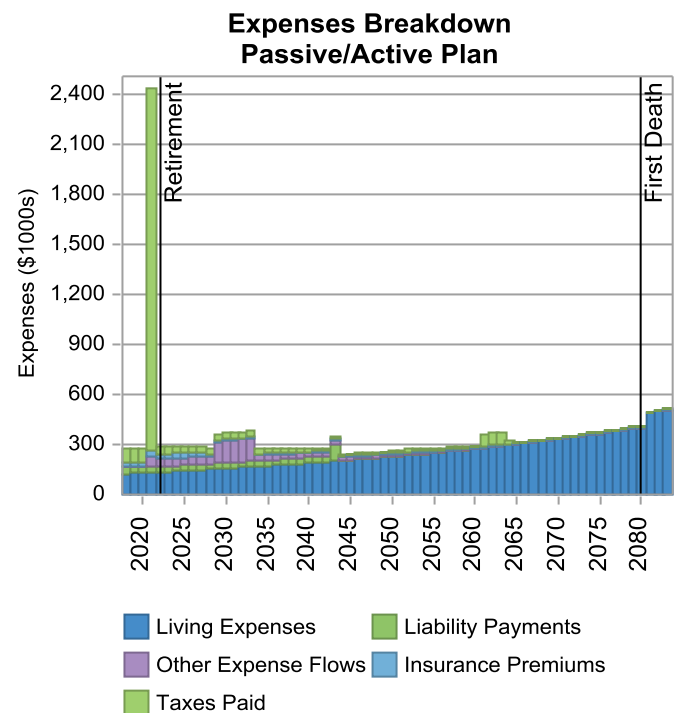
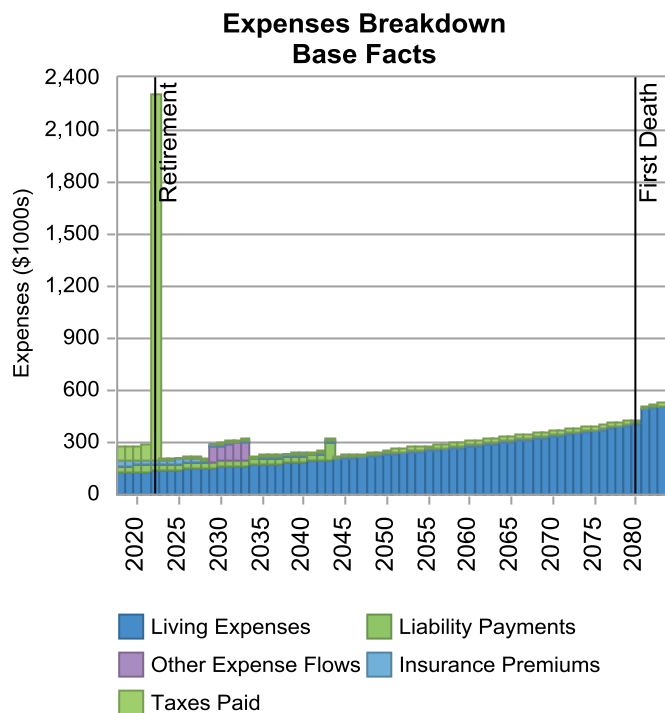
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Cash Flow - Expenses

Base Facts vs. Passive/Active Plan (All Years)

Prepared for Sam and Sally Startup

The Expenses report illustrates your projected cash expenditures.



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Cash Flow - Expenses

Base Facts vs. Passive/Active Plan (All Years)

Prepared for Sam and Sally Startup

The Expenses report illustrates your projected cash expenditures.

Year	Age	Base Facts					Passive/Active Plan				
		Living Expenses	Liability Payments	Other Expenses	Taxes Paid	Total Expenses	Living Expenses	Liability Payments	Other Expenses	Taxes Paid	Total Expenses
2018	38/35	\$125,000	\$39,072	\$27,400	\$82,151	\$273,623	\$125,000	\$39,072	\$27,400	\$82,151	\$273,623
2019	39/36	127,375	39,072	27,400	84,001	277,848	127,375	39,072	27,400	84,001	277,848
2020	40/37	129,795	39,072	27,400	86,108	282,375	129,795	39,072	27,400	86,108	282,375
2021	41/38	132,261	38,985	27,400	88,023	286,669	132,261	38,985	90,105	2,178,581	2,439,932
2022	42/39	134,774	33,948	27,400	2,112,519	2,308,641	134,774	33,948	74,230	47,125	290,077
2023	43/40	137,335	33,948	27,400	6,898	205,581	137,335	33,948	73,588	46,020	290,891
2024	44/41	139,944	33,948	27,400	7,551	208,843	139,944	33,948	72,912	44,968	291,772
2025	45/42	142,603	33,948	27,400	8,079	212,030	142,603	33,948	72,201	43,860	292,612
2026	46/43	145,312	33,948	27,400	8,540	215,200	145,312	33,948	71,453	42,707	293,420
2027	47/44	148,073	33,948	27,400	8,951	218,372	148,073	33,948	70,667	41,544	294,232
2028	48/45	150,886	33,948	9,900	9,219	203,953	150,886	33,948	52,341	40,290	277,465
2029	49/46	153,753	33,948	95,417	10,103	293,221	153,753	33,948	137,147	39,189	364,037
2030	50/47	156,674	33,948	99,693	10,334	300,649	156,674	33,948	139,917	36,997	367,536
2031	51/48	159,651	33,948	104,183	10,579	308,361	159,651	33,948	142,808	36,039	372,446
2032	52/49	162,684	33,948	108,897	10,723	316,252	162,684	33,948	145,813	33,603	376,048
2033	53/50	165,775	33,948	112,947	10,813	323,483	165,775	33,948	148,053	31,024	378,800
2034	54/51	168,925	33,948	9,000	9,968	221,841	168,925	33,948	42,196	28,272	273,341
2035	55/52	172,135	33,948	9,000	10,113	225,196	172,135	33,948	41,142	26,661	273,886
2036	56/53	175,406	33,948	9,000	10,215	228,569	175,406	33,948	40,039	24,745	274,138
2037	57/54	178,739	33,948	9,000	10,296	231,983	178,739	33,948	38,889	22,678	274,254
2038	58/55	182,135	33,948	9,000	10,353	235,436	182,135	33,948	37,690	21,262	275,035
2039	59/56	185,596	33,948	9,000	10,388	238,932	185,596	33,948	36,436	19,800	275,780
2040	60/57	189,122	33,948	9,000	10,403	242,473	189,122	33,948	35,123	18,246	276,439
2041	61/58	192,715	33,948	9,000	10,358	246,021	192,715	33,948	33,750	16,645	277,058
2042	62/59	196,377	33,948	9,000	10,289	249,614	196,377	33,948	32,316	14,977	277,618
2043	63/60	200,108	102,902	9,000	11,018	323,028	200,108	102,902	30,817	13,242	347,069
2044	64/61	203,910	0	9,000	9,492	222,402	203,910	0	28,643	10,781	243,334
2045	65/62	207,784	0	9,000	9,245	226,029	207,784	0	27,296	10,708	245,788
2046	66/63	211,732	0	9,000	10,866	231,598	211,732	0	26,002	12,955	250,689
2047	67/64	215,755	0	9,000	10,807	235,562	215,755	0	24,875	11,662	252,292
2048	68/65	219,854	0	9,000	11,571	240,425	219,854	0	23,693	11,876	255,423
2049	69/66	224,031	0	9,000	12,176	245,207	224,031	0	22,570	10,841	257,442
2050	70/67	228,288	0	9,000	12,104	249,392	228,288	0	21,457	8,917	258,662
2051	71/68	232,625	0	9,000	20,110	261,735	232,625	0	20,297	15,058	267,980
2052	72/69	237,045	0	9,000	20,366	266,411	237,045	0	19,255	14,220	270,520

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Year	Age	Base Facts					Passive/Active Plan				
		Living Expenses	Liability Payments	Other Expenses	Taxes Paid	Total Expenses	Living Expenses	Liability Payments	Other Expenses	Taxes Paid	Total Expenses
2053	73/70	241,549	0	9,000	21,426	271,975	241,549	0	18,170	13,919	273,638
2054	74/71	246,138	0	9,000	21,627	276,765	246,138	0	17,057	13,059	276,254
2055	75/72	250,815	0	9,000	21,824	281,639	250,815	0	15,900	11,713	278,428
2056	76/73	255,580	0	9,000	22,023	286,603	255,580	0	14,701	10,291	280,572
2057	77/74	260,436	0	9,000	22,180	291,616	260,436	0	13,460	8,862	282,758
2058	78/75	265,384	0	9,000	22,361	296,745	265,384	0	12,174	7,436	284,994
2059	79/76	270,426	0	9,000	22,482	301,908	270,426	0	10,844	5,906	287,176
2060	80/77	275,564	0	9,000	22,598	307,162	275,564	0	9,466	7,167	292,197
2061	81/78	280,800	0	9,000	22,754	312,554	280,800	0	9,000	67,429	357,229
2062	82/79	286,135	0	9,000	22,836	317,971	286,135	0	9,000	71,511	366,646
2063	83/80	291,572	0	9,000	22,944	323,516	291,572	0	9,000	72,855	373,427
2064	84/81	297,112	0	9,000	23,056	329,168	297,112	0	9,000	21,241	327,353
2065	85/82	302,757	0	9,000	22,976	334,733	302,757	0	9,000	0	311,757
2066	86/83	308,509	0	9,000	22,939	340,448	308,509	0	9,000	0	317,509
2067	87/84	314,371	0	9,000	23,123	346,494	314,371	0	9,000	0	323,371
2068	88/85	320,344	0	9,000	23,407	352,751	320,344	0	9,000	0	329,344
2069	89/86	326,431	0	9,000	23,660	359,091	326,431	0	9,000	0	335,431
2070	90/87	332,633	0	9,000	23,774	365,407	332,633	0	9,000	0	341,633
2071	91/88	338,953	0	9,000	23,858	371,811	338,953	0	9,000	0	347,953
2072	92/89	345,393	0	9,000	23,867	378,260	345,393	0	9,000	0	354,393
2073	93/90	351,955	0	9,000	23,813	384,768	351,955	0	9,000	0	360,955
2074	94/91	358,642	0	9,000	23,532	391,174	358,642	0	9,000	0	367,642
2075	95/92	365,456	0	9,000	23,140	397,596	365,456	0	9,000	0	374,456
2076	96/93	372,400	0	9,000	22,695	404,095	372,400	0	9,000	0	381,400
2077	97/94	379,476	0	9,000	22,114	410,590	379,476	0	9,000	0	388,476
2078	98/95	386,686	0	9,000	21,427	417,113	386,686	0	9,000	0	395,686
2079	99/96	394,033	0	9,000	20,375	423,408	394,033	0	9,000	0	403,033
2080	100/97	401,520	0	9,000	19,242	429,762	401,520	0	9,000	0	410,520
2081	101/98	490,981	0	2,000	18,406	511,387	490,981	0	2,000	0	492,981
2082	102/99	500,310	0	2,000	19,807	522,117	500,310	0	2,000	0	502,310
2083	103/100	509,816	0	2,000	20,223	532,039	509,816	0	2,000	0	511,816

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Asset Allocation Overview

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Asset Allocation

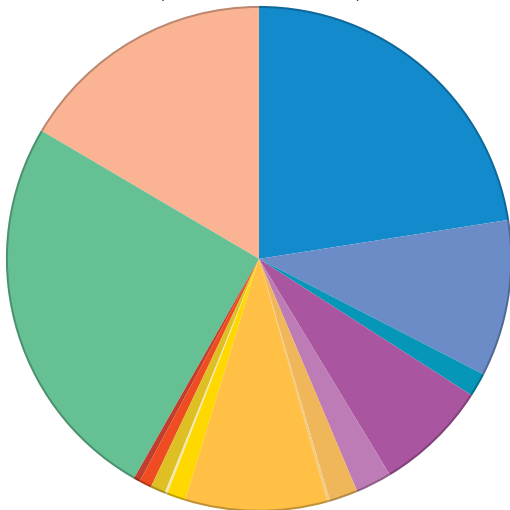
As of February 07, 2018

Prepared for Sam and Sally Startup

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

All Assets - Current Allocation

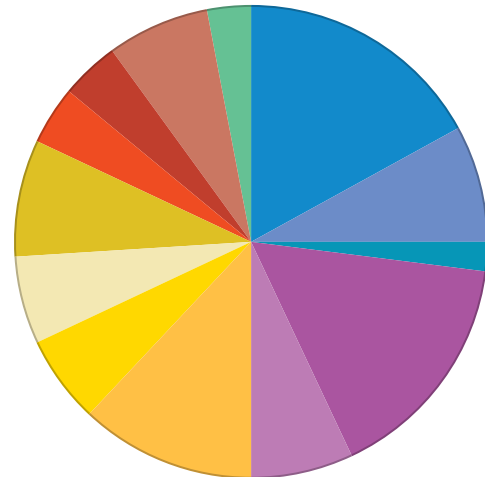
(3.64% blended rate)



Large Cap (22.53%)	Mid Cap (10.04%)
Small Cap (1.51%)	International (7.25%)
Emerg Mkts (2.31%)	Core Bonds (1.82%)
Short-Term Bonds (0.17%)	Muni Core Bonds (9.09%)
Muni Short-Term (1.20%)	TIPS (0.16%)
Hgh Yld/Multisect (0.95%)	Real Estate (0.80%)
Resource/Infrastr (0.40%)	Cash (25.23%)
Other (16.53%)	

Recommended Portfolio (Mod-Tax Free Bonds)

(4.49% blended rate)



Large Cap (17.00%)	Mid Cap (8.00%)
Small Cap (2.00%)	International (16.00%)
Emerg Mkts (7.00%)	Muni Core Bonds (12.00%)
Muni Short-Term (6.00%)	TIPS (6.00%)
Hgh Yld/Multisect (8.00%)	Real Estate (4.00%)
Resource/Infrastr (4.00%)	Multistrategy (7.00%)
Cash (3.00%)	

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Asset Allocation

As of February 07, 2018

Prepared for Sam and Sally Startup

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

	Large Cap	Mid Cap	Small Cap	International	Emerg Mkts	Core Bonds	Short- Term Bonds	Muni Core Bonds	Muni Short- Term	TIPS	Yld/Multisect	Hgh	Real Estate	Resource/Infrastr	Multistrategy	Cash	Other	Total
ALL ASSETS - CURRENT ALLOCATION																		
Cash at local bank	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$30,000	\$0	\$30,000
Cash Equivalent	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Custom Whole Life On Sam	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,000	20,000
Sally's Old 401k	7,385	7,861	453	3,014	155	1,537	140	0	0	0	0	655	98	0	0	2	0	21,300
Sam's Current 401k	9,528	2,770	1,363	5,714	2,575	665	71	2	0	192	0	498	547	488	0	227	0	24,640
Sam's Managed Investment Account	10,356	1,521	12	52	62	0	0	10,998	1,453	0	0	0	320	0	0	311	0	25,085
Totals	27,269	12,152	1,828	8,780	2,792	2,202	211	11,000	1,453	192	0	1,153	965	488	0	30,540	20,000	121,025

RECOMMENDED PORTFOLIO (MODERATE-WITH TAX FREE BONDS)

Recommended Portfolio (Mod-Tax Free Bonds)	17.00%	8.00%	2.00%	16.00%	7.00%	0.00%	0.00%	12.00%	6.00%	6.00%	8.00%	4.00%	4.00%	7.00%	3.00%	0.00%	100.00%
	Large Cap	Mid Cap	Small Cap	International	Emerg Mkts	Core Bonds	Short-Term Bonds	Muni Core Bonds	Muni Short-Term	TIPS	Yld/Multisect	Hgh	Real Estate	Resource/Infrastr	Multistrategy	Cash	Other
All Assets	22.53%	10.04%	1.51%	7.25%	2.31%	1.82%	0.17%	9.09%	1.20%	0.16%	0.95%	0.80%	0.40%	0.00%	25.23%	16.53%	100.00%
Recommended Portfolio (Mod-Tax Free Bonds)	17.00%	8.00%	2.00%	16.00%	7.00%	0.00%	0.00%	12.00%	6.00%	6.00%	8.00%	4.00%	4.00%	7.00%	3.00%	0.00%	100.00%
% Disparity	-5.53%	-2.04%	0.49%	8.75%	4.69%	-1.82%	-0.17%	2.91%	4.80%	5.84%	7.05%	3.20%	3.60%	7.00%	-22.23%	-16.53%	
\$ Disparity	(6,695)	(2,470)	593	10,584	5,680	(2,202)	(211)	3,523	5,808	7,070	8,529	3,876	4,353	8,472	(26,909)	(20,000)	

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The blended benchmark is a hypothetical blend of unmanaged indices based on a blend of returns for the benchmarks of the underlying holdings in your portfolio and the portfolio's allocation to these investments.

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

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

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

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

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

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

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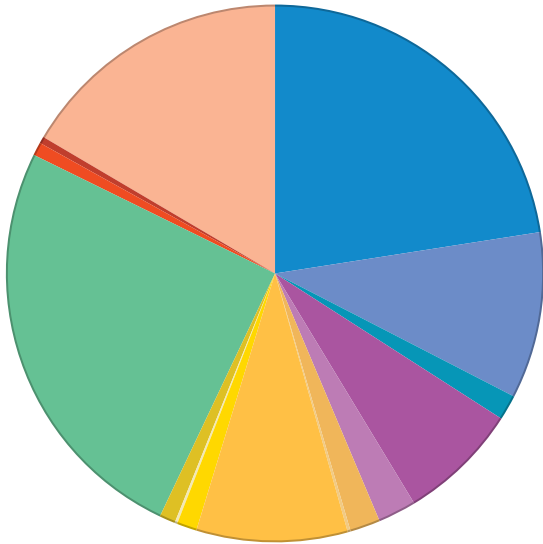
Asset Class Summary

As of February 07, 2018

Prepared for Sam and Sally Startup

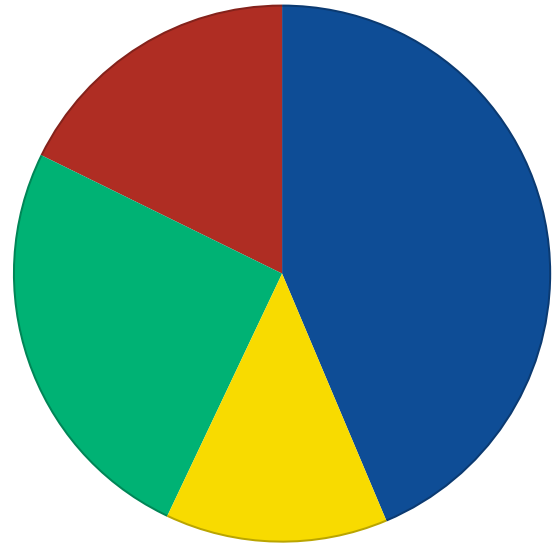
The Asset Class Summary report lists your holdings, grouped by asset type and class as of the last update.

All Assets - Asset Classes



Large Cap (22.53%)	Mid Cap (10.04%)
Small Cap (1.51%)	International (7.25%)
Emerg Mkts (2.31%)	Core Bonds (1.82%)
Short-Term Bonds (0.17%)	Muni Core Bonds (9.09%)
Muni Short-Term (1.20%)	TIPS (0.16%)
Hgh Yld/Multisect (0.95%)	Cash (25.23%)
Real Estate (0.80%)	Resource/Infrastr (0.40%)
Other (16.53%)	

All Assets - Asset Types



Equities (43.64%)	Bonds (13.40%)
Cash (25.23%)	Other (17.73%)

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Asset Class Summary

As of February 07, 2018

Prepared for Sam and Sally Startup

The Asset Class Summary report lists your holdings, grouped by asset type and class as of the last update.

Asset Type	Asset Class	Market Value	% of Type	% of Portfolio
EQUITIES				
	U.S. Large Cap Equity	\$27,269.31	51.63%	22.53%
	U.S. Mid Cap Equity	12,150.74	23.00	10.04
	U.S. Small Cap Equity	1,828.23	3.46	1.51
	International Developed Equity	8,780.09	16.62	7.25
	Emerging Markets Equity	2,791.33	5.28	2.31
	Subtotal	52,819.70		43.64
BONDS				
	Core Bonds	\$2,202.89	13.59%	1.82%
	Short-Term Bonds	211.32	1.30	0.17
	Muni Core Bonds	11,000.18	67.85	9.09
	Muni Short-Term Bonds	1,452.62	8.96	1.20
	TIPS	192.19	1.19	0.16
	High Yield/Multisector	1,152.52	7.11	0.95
	Subtotal	16,211.72		13.40
CASH				
	Cash	\$30,539.46	100.00%	25.23%
	Subtotal	30,539.46		25.23
OTHER				
	Real Estate	\$965.26	4.50%	0.80%
	Resources and Infrastructure	487.87	2.27	0.40
	Other	20,000.00	93.23	16.53
	Subtotal	21,453.13		17.73
Total		121,024.00		100.00

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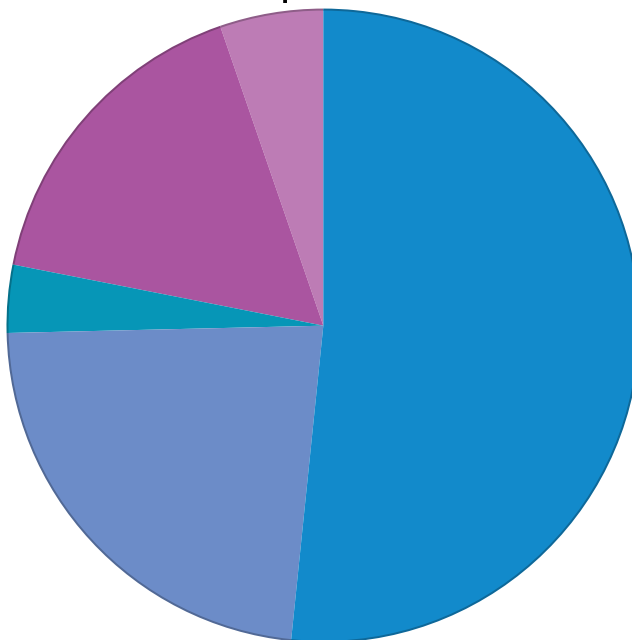
Equities Asset Classes

As of February 07, 2018

Prepared for Sam and Sally Startup

The Asset Class by Type report lists your holdings, grouped by asset class.

All Assets - Equities Asset Classes



■ Large Cap (51.63%) ■ Mid Cap (23.00%) ■ Small Cap (3.46%) ■ International (16.62%) ■ Emerg Mkts (5.28%)

Sam

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Equities Asset Classes

As of February 07, 2018

Prepared for Sam and Sally Startup

The Asset Class by Type report lists your holdings, grouped by asset class.

Asset Class	Name	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio Allocation
U.S. LARGE CAP EQUITY								
	T. Rowe Price Growth and Income Fd Inc. (83.27%)	Sally's Old 401k	PRGIX		250.000	\$28.62	\$5,957.97	11.28%
	T. Rowe Price High Yield Fd Inc. (0.90%)	Sally's Old 401k	PRHYX		100.000	6.70	6.03	0.01
	T. Rowe Price Intl Equity Index Fd (0.48%)	Sally's Old 401k	PIEQX		200.000	14.55	13.97	0.03
	T. Rowe Price Mid-Cap Growth Fund, Inc. (15.83%)	Sally's Old 401k	RPMGX		100.000	88.88	1,406.97	2.66
	Fidelity Freedom 2050 Fund (38.67%)	Sam's Current 401k	FFFHX		2,000.000	12.32	9,528.29	18.04
	Vanguard S&P 500 ETF (83.76%)	Sam's Managed Investment Account	VOO		50.000	247.28	10,356.09	19.61
Sub Total U.S. Large Cap Equity							27,269.31	51.63
U.S. MID CAP EQUITY								
	T. Rowe Price Growth and Income Fd Inc. (14.11%)	Sally's Old 401k	PRGIX		250.000	\$28.62	\$1,009.57	1.91%
	T. Rowe Price High Yield Fd Inc. (0.78%)	Sally's Old 401k	PRHYX		100.000	6.70	5.23	0.01
	T. Rowe Price Intl Equity Index Fd (0.37%)	Sally's Old 401k	PIEQX		200.000	14.55	10.77	0.02
	T. Rowe Price Mid-Cap Growth Fund, Inc. (76.90%)	Sally's Old 401k	RPMGX		100.000	88.88	6,834.87	12.94
	Fidelity Freedom 2050 Fund (11.24%)	Sam's Current 401k	FFFHX		2,000.000	12.32	2,769.54	5.24
	Vanguard S&P 500 ETF (12.30%)	Sam's Managed Investment Account	VOO		50.000	247.28	1,520.77	2.88
Sub Total U.S. Mid Cap Equity							12,150.74	23.00

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Asset Class	Name	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio Allocation
U.S. SMALL CAP EQUITY								
	T. Rowe Price Intl Equity Index Fd (0.03%)	Sally's Old 401k	PIEQX		200.000	\$14.55	\$0.87	0.00%
	T. Rowe Price Mid-Cap Growth Fund, Inc. (5.09%)	Sally's Old 401k	RPMGX		100.000	88.88	452.40	0.86
	Fidelity Freedom 2050 Fund (5.53%)	Sam's Current 401k	FFFHX		2,000.000	12.32	1,362.59	2.58
	Vanguard S&P 500 ETF (0.10%)	Sam's Managed Investment Account	VOO		50.000	247.28	12.36	0.02
Sub Total U.S. Small Cap Equity							1,828.23	3.46
INTERNATIONAL DEVELOPED EQUITY								
	T. Rowe Price Growth and Income Fd Inc. (1.25%)	Sally's Old 401k	PRGIX		250.000	\$28.62	\$89.44	0.17%
	T. Rowe Price High Yield Fd Inc. (0.35%)	Sally's Old 401k	PRHYX		100.000	6.70	2.35	0.00
	T. Rowe Price Intl Equity Index Fd (95.66%)	Sally's Old 401k	PIEQX		200.000	14.55	2,783.71	5.27
	T. Rowe Price Mid-Cap Growth Fund, Inc. (1.56%)	Sally's Old 401k	RPMGX		100.000	88.88	138.65	0.26
	Fidelity Freedom 2050 Fund (23.19%)	Sam's Current 401k	FFFHX		2,000.000	12.32	5,714.02	10.82
	Vanguard S&P 500 ETF (0.42%)	Sam's Managed Investment Account	VOO		50.000	247.28	51.93	0.10
Sub Total International Developed Equity							8,780.09	16.62
EMERGING MARKETS EQUITY								
	T. Rowe Price Intl Equity Index Fd (3.42%)	Sally's Old 401k	PIEQX		200.000	\$14.55	\$99.52	0.19%
	T. Rowe Price Mid-Cap Growth Fund, Inc. (0.62%)	Sally's Old 401k	RPMGX		100.000	88.88	55.11	0.10
	Fidelity Freedom 2050 Fund (10.45%)	Sam's Current 401k	FFFHX		2,000.000	12.32	2,574.88	4.87
	Vanguard S&P 500 ETF (0.50%)	Sam's Managed Investment Account	VOO		50.000	247.28	61.82	0.12

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Asset Class	Name	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio Allocation
Sub Total Emerging Markets Equity							2,791.33	5.28
BALANCED								
Sub Total Balanced							0.00	0.00
Total Equities							52,819.70	43.64

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Holdings Detail

As of February 07, 2018

Prepared for Sam and Sally Startup

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

ACCOUNTS INCLUDED: ALL ASSETS

Name	Ticker	CUSIP	Units	Price	Market Value	Asset Class	% of Portfolio
Sally's Old 401k							
T. Rowe Price Growth and Income Fd Inc.	PRGIX		250.000	\$28.62	\$7,155.00	Large Cap(83.27%)...	10.07
T. Rowe Price High Yield Fd Inc.	PRHYX		100.000	\$6.70	\$670.00	Hgh Yld/Multisect(97.73%)...	0.94
T. Rowe Price Intl Equity Index Fd	PIEQX		200.000	\$14.55	\$2,910.00	International(95.66%)...	4.10
T. Rowe Price Mid-Cap Growth Fund, Inc.	RPMGX		100.000	\$88.88	\$8,888.00	Mid Cap(76.90%)...	12.51
T. Rowe Price U.S. Treasury Intermediate Fd	PRTIX		300.000	\$5.59	\$1,677.00	Core Bonds(91.66%)...	2.36
Sam's Current 401k							
Fidelity Freedom 2050 Fund	FFFHX		2,000.000	\$12.32	\$24,640.00	Large Cap(38.67%)...	34.69
Sam's Managed Investment Account							
Vanguard S&P 500 ETF	VOO		50.000	\$247.28	\$12,364.00	Large Cap(83.76%)...	17.41
Vanguard Tax-Exempt Bond ETF	VTEB		250.000	\$50.88	\$12,720.00	Muni Core Bonds(86.46%)...	17.91
Total Holdings					\$71,024		100.00
Cash Balance					\$0		0.00
Total Value					\$71,024		100.00

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Monte Carlo Summary

Passive/Active Plan

Prepared for Sam and Sally Startup

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

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

Case	Percentile	Total Portfolio Assets
Upside (Outperform)	97.5	\$14,354,521
Median (Moderate)	50.0	(\$5,823,430)
Downside (Underperform)	2.5	(\$9,272,000)

This Monte Carlo simulation is successful in **19%** of the trials.

SUMMARY

Upside Case

\$14,354,521

Median Case

(\$5,823,430)

Downside Case

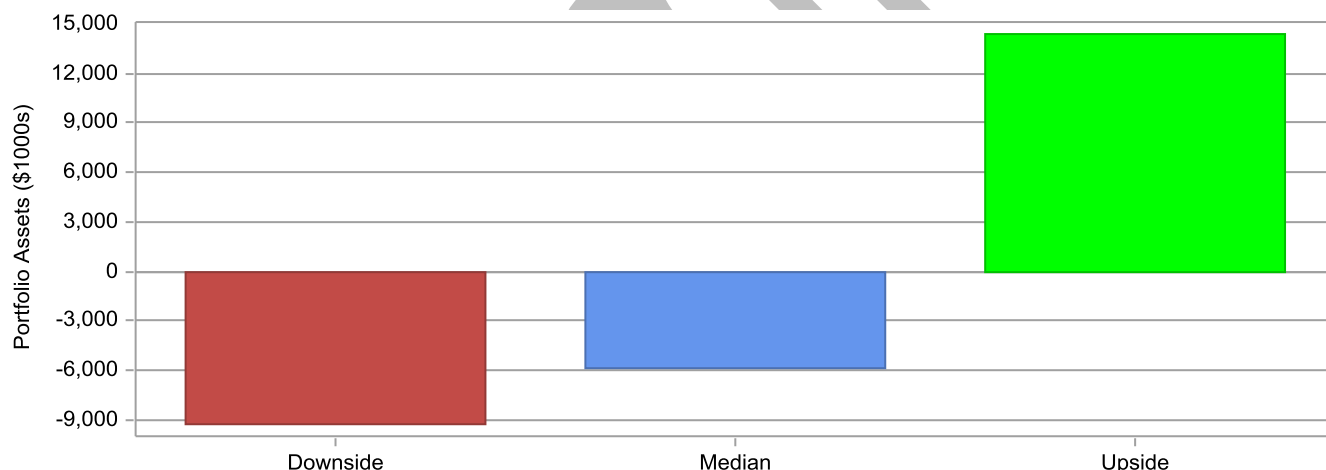
(\$9,272,000)

Probability of Success

19%

Portfolio Asset Comparison

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



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

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

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

Sample

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Risk Management

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Life Insurance Gap Analysis

Base Facts

Prepared for Sam and Sally Startup

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 **Sam** dies at age **100** in **2080** and that the survivor, **Sally**, will live until age **100** in **2083**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$1,565,543	\$1,565,543
Life Insurance Benefits	\$500,000	\$500,000
Portfolio Assets After Sam's Death	\$3,071,307	\$3,071,307
Portfolio Assets + Insurance	\$3,571,307	\$3,571,307
Portfolio Assets After Sally's Death	\$2,605,740	\$2,605,740

The additional life insurance needed on **Sam** is **\$0** for total life insurance coverage of **\$500,000**.

SUMMARY

Additional Insurance
\$0

Existing Life Insurance
\$500,000

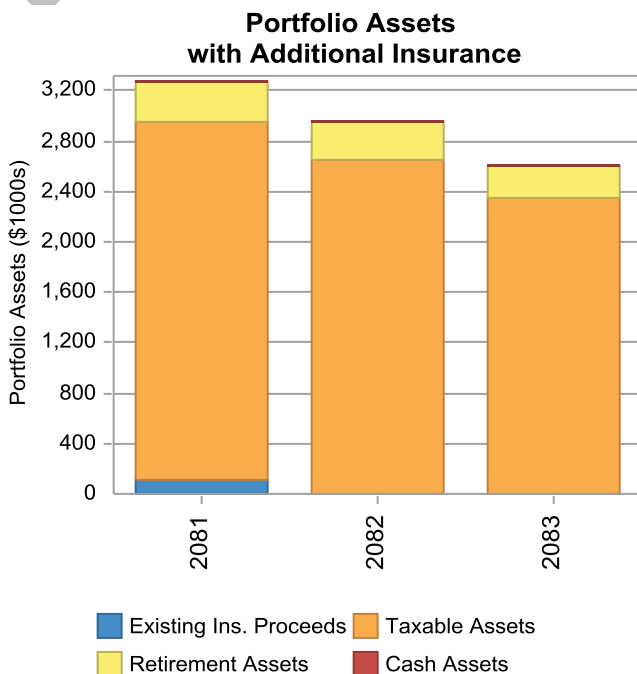
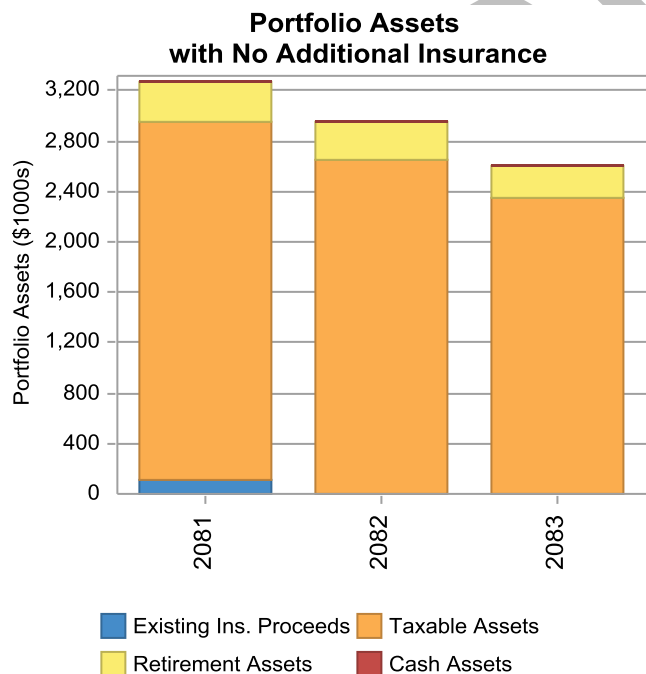
Survivor's Assets (2081) at Beginning of Year
\$3,571,307 (current)
\$3,571,307 (new)

Survivor's Assets (2083)
\$2,605,740 (current)
\$2,605,740 (new)

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$2,605,740** after **Sally's** death in **2083**.

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

Prepared for Sam and Sally Startup

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2081	101/98	\$74,648	\$0	\$50,090	\$0	\$124,738	\$511,387	\$0	\$511,387	\$3,269,447
2082	102/99	75,768	0	48,429	0	124,197	522,117	0	522,117	2,947,851
2083	103/100	76,905	0	46,561	0	123,466	532,039	0	532,039	2,605,740

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Life Insurance Summary

Base Facts

Prepared for Sam and Sally Startup

This report lists your life insurance policies and shows the amount of coverage for each person insured.

Insured: Sam Startup		
Custom Whole Life On Sam		
Death Benefit: \$500,000	Institution:	Policy Number:
Purchase Date: 3/28/2013	Type: Whole	Insured: Sam Startup
Owner: Sam Startup	Premium Payer: Sam and Sally (Joint/ROS)	Annual Premium: \$16,000
Term (years): n/a	Premium Term (years): 15	Exclusion Amount: \$0
Cash Value: \$20,000 as of 11/6/2014	Basis: \$32,000	Cash Value Growth Rate: No Growth (0.00%)
Proceeds Reinvested: Capital Preservation-With Taxable Bonds (3.13%)		
Primary Beneficiaries:		
Sally Startup (100.00%)		
Contingent Beneficiaries:		
Steve Startup (100.00%)		
Term Life Policy on Sam		
Death Benefit: \$1,500,000	Institution:	Policy Number:
Purchase Date: 5/10/2013	Type: Term	Insured: Sam Startup
Owner: Sam Startup	Premium Payer: Sam and Sally (Joint/ROS)	Annual Premium: \$1,500
Term (years): 15	Premium Term (years): 15	Exclusion Amount: \$0
Proceeds Reinvested: Capital Preservation-With Taxable Bonds (3.13%)		
Primary Beneficiaries:		
Sally Startup (100.00%)		
Contingent Beneficiaries:		
Steve Startup (100.00%)		

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Insured: Sally Startup

Term Life on Sally

Death Benefit: \$500,000	Institution:	Policy Number:
Purchase Date: 5/9/2013	Type: Term	Insured: Sally Startup
Owner: Sally Startup	Premium Payer: Sam and Sally (Joint/ROS)	Annual Premium: \$900
Term (years): 25	Premium Term (years): 20	Exclusion Amount: \$0
Proceeds Reinvested: Capital Preservation-With Taxable Bonds (3.13%)		
Primary Beneficiaries:		
Sam Startup (100.00%)		
Contingent Beneficiaries:		
Steve Startup (100.00%)		

Total Insurance

Insured	Payable to Spouse or Estate	Payable to Irrevocable Trust	Payable to Heirs	Total Benefit
Sam Startup	\$2,000,000	\$0	\$0	\$2,000,000
Sally Startup	\$500,000	\$0	\$0	\$500,000
Survivorship	\$0	\$0	\$0	\$0
Total Insurance Coverage	\$2,500,000	\$0	\$0	\$2,500,000

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Business Activity

Base Facts

Prepared for Sam and Sally Startup

The Business Activity report shows the income, expenses, distributions, and cost basis for your business interests.

TECH STARTUP

Total Value (in today's dollars): \$75,000,000

Pre-Retire Growth: 8.00%

Post-Retire Growth: 0.00%

Business Type: C-Corp

Year	Age	Beginning of Year Total Value	Beginning of Year Basis	Business Growth	Business Income	Business Expenses	Retained Earnings	End of Year Total Value	End of Year Basis
2018	38/35	\$75,000,000	\$50,000	\$6,000,000	\$0	\$0	\$0	\$81,000,000	\$50,000
2019	39/36	81,000,000	50,000	6,480,000	0	0	0	87,480,000	50,000
2020	40/37	87,480,000	50,000	6,998,400	0	0	0	94,478,400	50,000
2021	41/38	94,478,400	50,000	7,558,272	0	0	0	102,036,672	50,000

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Retirement Planning

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Looking at Everything in Retirement

Base Facts

Prepared for Sam and Sally Startup

There are two main resources at your disposal with which you can fund your retirement; income and portfolio assets. You accumulate portfolio assets during your pre-retirement years through savings and growth. Additionally, various sources may provide you with income during retirement. By comparing the combination of these resources with your expected retirement expenses, you can get a picture of how successful you may be in financing your retirement.

Over the course of your retirement years, you can expect total costs of **\$21,007,106**. During this time, you will have total retirement inflows of **\$13,079,983**. At the start of retirement in **2022**, your projected portfolio assets will be **\$296,372**. Desired assets remaining at death are **\$0**.

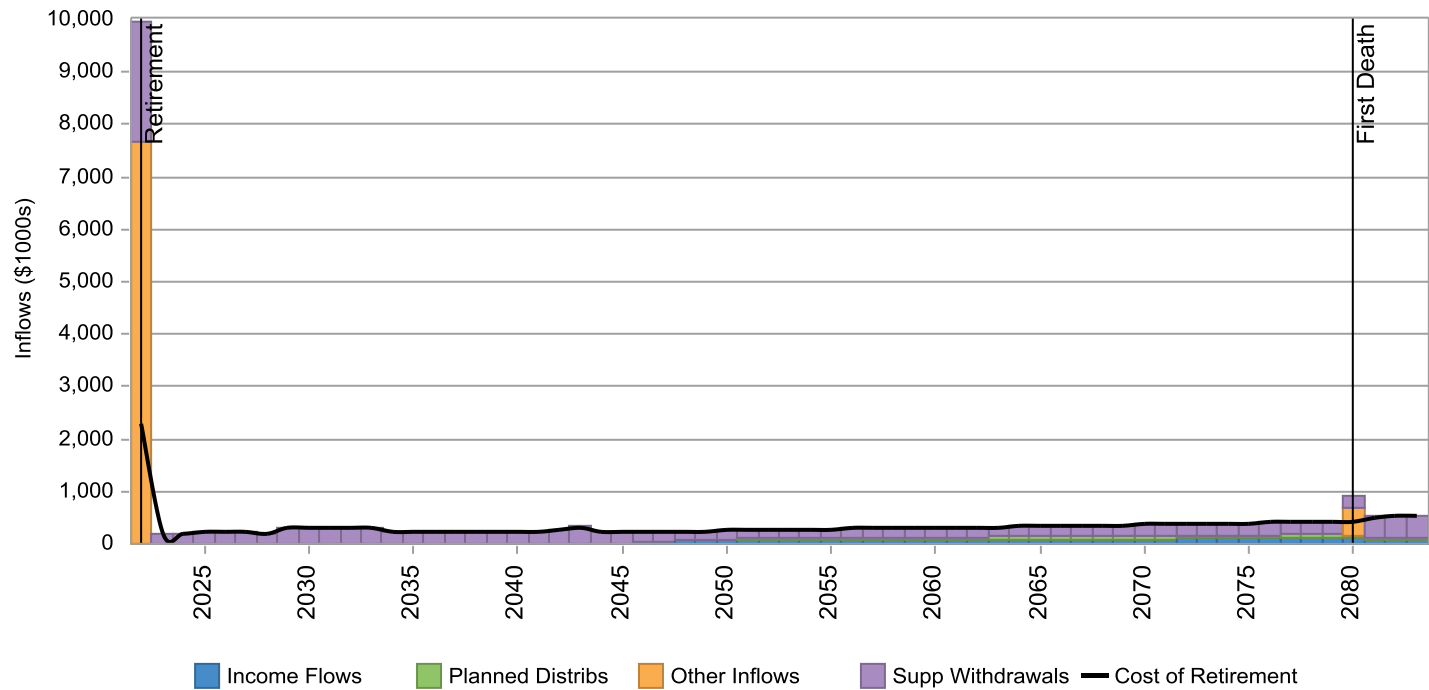
At the end of retirement in **2083**, you are projected to have a **surplus** of **\$2,605,740**.

SUMMARY	
Cost of Retirement	\$21,007,106
Retirement Inflows	\$13,079,983
Supplemental Withdrawals	\$16,114,654
Funding Surplus	\$2,605,740
Unfunded Years	0

Retirement Resource Usage

The chart below illustrates how your income sources and portfolio assets could be used to fund your retirement. Years which are not successfully funded show the amount of shortfall.

Looking at Everything



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Looking at Everything in Retirement

Base Facts

Prepared for Sam and Sally Startup

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2022	42/39	\$0	\$0	\$0	\$7,652,750	\$7,652,750	\$2,308,641	\$2,308,641	\$5,344,109	\$5,931,592
2023	43/40	0	0	0	0	0	205,581	205,581	(205,581)	5,945,725
2024	44/41	0	0	0	0	0	208,843	208,843	(208,843)	5,957,251
2025	45/42	0	0	0	0	0	212,030	212,030	(212,030)	5,966,169
2026	46/43	0	0	0	0	0	215,200	215,200	(215,200)	5,972,407
2027	47/44	0	0	0	0	0	218,372	218,372	(218,372)	5,975,873
2028	48/45	0	0	0	0	0	203,953	203,953	(203,953)	5,994,070
2029	49/46	0	0	0	0	0	293,221	293,221	(293,221)	5,923,870
2030	50/47	0	0	0	0	0	300,649	300,649	(300,649)	5,843,828
2031	51/48	0	0	0	0	0	308,361	308,361	(308,361)	5,753,349
2032	52/49	0	0	0	0	0	316,252	316,252	(316,252)	5,651,883
2033	53/50	0	0	0	0	0	323,483	323,483	(323,483)	5,539,700
2034	54/51	0	0	0	0	0	221,841	221,841	(221,841)	5,525,295
2035	55/52	0	0	0	0	0	225,196	225,196	(225,196)	5,507,351
2036	56/53	0	0	0	0	0	228,569	228,569	(228,569)	5,485,664
2037	57/54	0	0	0	0	0	231,983	231,983	(231,983)	5,460,073
2038	58/55	0	0	0	0	0	235,436	235,436	(235,436)	5,430,412

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2039	59/56	0	0	0	0	0	238,932	238,932	(238,932)	5,396,509
2040	60/57	0	0	0	0	0	242,473	242,473	(242,473)	5,358,183
2041	61/58	0	0	0	0	0	246,021	246,021	(246,021)	5,315,284
2042	62/59	0	0	0	0	0	249,614	249,614	(249,614)	5,267,618
2043	63/60	0	0	0	0	0	323,028	323,028	(323,028)	5,145,212
2044	64/61	0	0	0	0	0	222,402	222,402	(222,402)	5,119,334
2045	65/62	14,559	0	0	0	14,559	226,029	226,029	(211,470)	5,103,991
2046	66/63	44,332	0	0	0	44,332	231,598	231,598	(187,266)	5,112,798
2047	67/64	44,997	0	0	0	44,997	235,562	235,562	(190,565)	5,119,179
2048	68/65	60,314	0	0	0	60,314	240,425	240,425	(180,111)	5,136,804
2049	69/66	68,649	0	0	0	68,649	245,207	245,207	(176,558)	5,159,229
2050	70/67	69,679	0	0	0	69,679	249,392	249,392	(179,713)	5,179,948
2051	71/68	70,725	0	27,053	0	97,778	261,735	261,735	(163,957)	5,190,786
2052	72/69	71,786	0	28,479	0	100,265	266,411	266,411	(166,146)	5,198,695
2053	73/70	72,862	0	32,470	0	105,332	271,975	271,975	(166,643)	5,202,601
2054	74/71	73,955	0	34,118	0	108,073	276,765	276,765	(168,692)	5,203,143
2055	75/72	75,065	0	35,847	0	110,912	281,639	281,639	(170,727)	5,200,115
2056	76/73	76,190	0	37,662	0	113,852	286,603	286,603	(172,751)	5,193,290
2057	77/74	77,333	0	39,393	0	116,726	291,616	291,616	(174,890)	5,182,477

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2058	78/75	78,493	0	41,382	0	119,875	296,745	296,745	(176,870)	5,167,401
2059	79/76	79,670	0	43,261	0	122,931	301,908	301,908	(178,977)	5,147,859
2060	80/77	80,866	0	45,197	0	126,063	307,162	307,162	(181,099)	5,123,587
2061	81/78	82,078	0	47,220	0	129,298	312,554	312,554	(183,256)	5,094,259
2062	82/79	83,309	0	49,299	0	132,608	317,971	317,971	(185,363)	5,059,650
2063	83/80	84,559	0	51,449	0	136,008	323,516	323,516	(187,508)	5,019,419
2064	84/81	85,827	0	53,671	0	139,498	329,168	329,168	(189,670)	4,973,231
2065	85/82	87,114	0	55,605	0	142,719	334,733	334,733	(192,014)	4,920,930
2066	86/83	88,420	0	57,562	0	145,982	340,448	340,448	(194,466)	4,862,116
2067	87/84	89,747	0	59,534	0	149,281	346,494	346,494	(197,213)	4,796,199
2068	88/85	91,093	0	61,488	0	152,581	352,751	352,751	(200,170)	4,722,688
2069	89/86	92,460	0	63,434	0	155,894	359,091	359,091	(203,197)	4,641,199
2070	90/87	93,848	0	64,818	0	158,666	365,407	365,407	(206,741)	4,551,432
2071	91/88	95,255	0	66,119	0	161,374	371,811	371,811	(210,437)	4,452,970
2072	92/89	96,684	0	67,317	0	164,001	378,260	378,260	(214,259)	4,345,425
2073	93/90	98,134	0	68,356	0	166,490	384,768	384,768	(218,278)	4,228,379
2074	94/91	99,607	0	68,519	0	168,126	391,174	391,174	(223,048)	4,101,562
2075	95/92	101,101	0	68,479	0	169,580	397,596	397,596	(228,016)	3,964,585
2076	96/93	102,617	0	68,213	0	170,830	404,095	404,095	(233,265)	3,816,988

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2077	97/94	104,156	0	67,649	0	171,805	410,590	410,590	(238,785)	3,658,377
2078	98/95	105,719	0	66,799	0	172,518	417,113	417,113	(244,595)	3,488,319
2079	99/96	107,305	0	64,700	0	172,005	423,408	423,408	(251,403)	3,306,618
2080	100/97	108,914	0	62,317	500,000	671,231	429,762	429,762	241,469	3,571,307
2081	101/98	74,648	0	50,090	0	124,738	511,387	511,387	(386,649)	3,269,447
2082	102/99	75,768	0	48,429	0	124,197	522,117	522,117	(397,920)	2,947,851
2083	103/100	76,905	0	46,561	0	123,466	532,039	532,039	(408,573)	2,605,740
Totals		\$3,184,743	\$0	\$1,742,490	\$8,152,750	\$13,079,983	\$21,007,106	\$21,007,106		

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Looking at Everything in Retirement

Passive/Active Plan

Prepared for Sam and Sally Startup

There are two main resources at your disposal with which you can fund your retirement; income and portfolio assets. You accumulate portfolio assets during your pre-retirement years through savings and growth. Additionally, various sources may provide you with income during retirement. By comparing the combination of these resources with your expected retirement expenses, you can get a picture of how successful you may be in financing your retirement.

Over the course of your retirement years, you can expect total costs of **\$19,947,422**. During this time, you will have total retirement inflows of **\$4,162,588**. At the start of retirement in **2022**, your projected portfolio assets will be **\$5,520,219**. Desired assets remaining at death are **\$0**.

You are projected to have **19** unfunded years during your retirement which results in a cumulative **shortfall** of **(\$5,094,019)**.

SUMMARY

Cost of Retirement

\$19,947,422

Retirement Inflows

\$4,162,588

Supplemental Withdrawals

\$11,212,882

Funding Shortfall

(\$5,094,019)

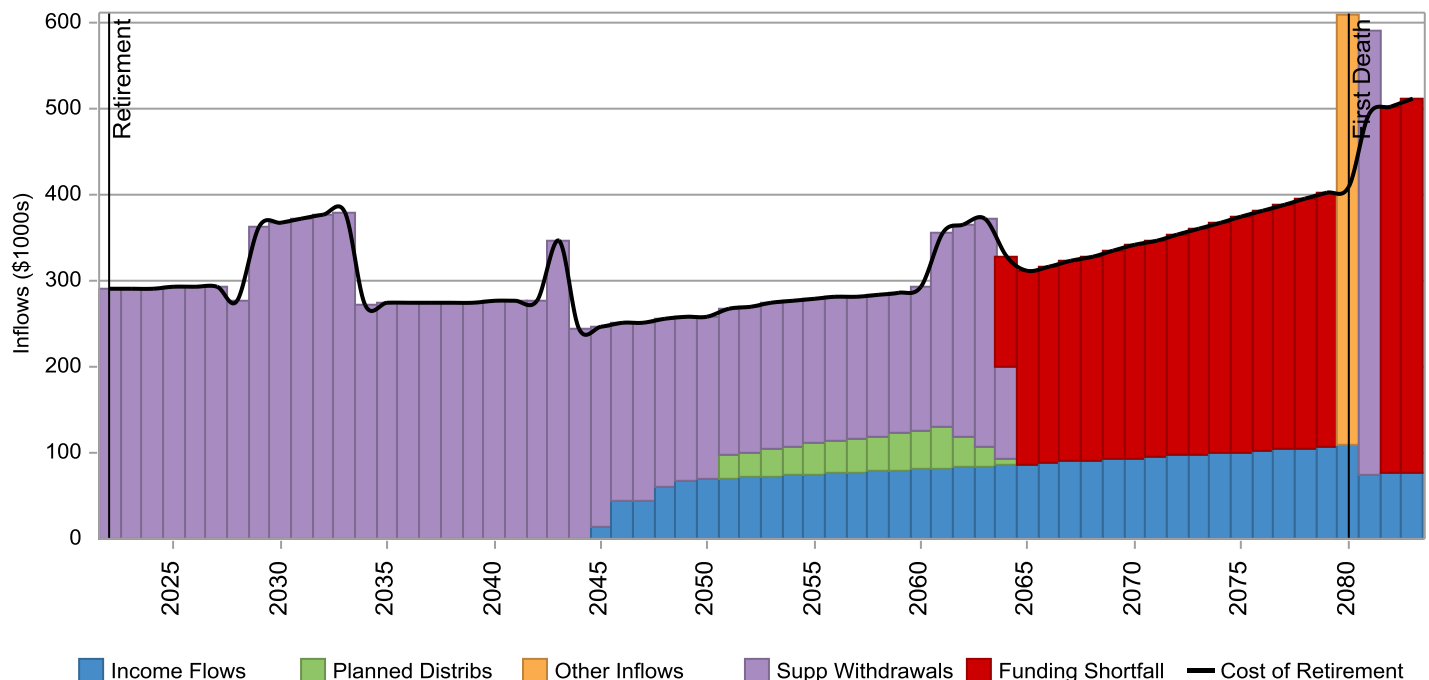
Unfunded Years

19

Retirement Resource Usage

The chart below illustrates how your income sources and portfolio assets could be used to fund your retirement. Years which are not successfully funded show the amount of shortfall.

Looking at Everything



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Looking at Everything in Retirement

Passive/Active Plan

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2022	42/39	\$0	\$0	\$0	\$0	\$0	\$290,077	\$290,077	(\$290,077)	\$5,457,897
2023	43/40	0	0	0	0	0	290,891	290,891	(290,891)	5,392,300
2024	44/41	0	0	0	0	0	291,772	291,772	(291,772)	5,323,233
2025	45/42	0	0	0	0	0	292,612	292,612	(292,612)	5,250,602
2026	46/43	0	0	0	0	0	293,420	293,420	(293,420)	5,174,296
2027	47/44	0	0	0	0	0	294,232	294,232	(294,232)	5,094,168
2028	48/45	0	0	0	0	0	277,465	277,465	(277,465)	5,027,648
2029	49/46	0	0	0	0	0	364,037	364,037	(364,037)	4,871,962
2030	50/47	0	0	0	0	0	367,536	367,536	(367,536)	4,706,529
2031	51/48	0	0	0	0	0	372,446	372,446	(372,446)	4,529,545
2032	52/49	0	0	0	0	0	376,048	376,048	(376,048)	4,341,851
2033	53/50	0	0	0	0	0	378,800	378,800	(378,800)	4,143,867
2034	54/51	0	0	0	0	0	273,341	273,341	(273,341)	4,043,391
2035	55/52	0	0	0	0	0	273,886	273,886	(273,886)	3,938,437
2036	56/53	0	0	0	0	0	274,138	274,138	(274,138)	3,829,126
2037	57/54	0	0	0	0	0	274,254	274,254	(274,254)	3,715,426
2038	58/55	0	0	0	0	0	275,035	275,035	(275,035)	3,596,503

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2039	59/56	0	0	0	0	0	275,780	275,780	(275,780)	3,472,193
2040	60/57	0	0	0	0	0	276,439	276,439	(276,439)	3,342,374
2041	61/58	0	0	0	0	0	277,058	277,058	(277,058)	3,206,875
2042	62/59	0	0	0	0	0	277,618	277,618	(277,618)	3,065,535
2043	63/60	0	0	0	0	0	347,069	347,069	(347,069)	2,849,242
2044	64/61	0	0	0	0	0	243,334	243,334	(243,334)	2,728,117
2045	65/62	14,559	0	0	0	14,559	245,788	245,788	(231,229)	2,614,459
2046	66/63	44,332	0	0	0	44,332	250,689	250,689	(206,357)	2,521,362
2047	67/64	44,997	0	0	0	44,997	252,292	252,292	(207,295)	2,423,883
2048	68/65	60,314	0	0	0	60,314	255,423	255,423	(195,109)	2,334,984
2049	69/66	68,649	0	0	0	68,649	257,442	257,442	(188,793)	2,249,174
2050	70/67	69,679	0	0	0	69,679	258,662	258,662	(188,983)	2,160,095
2051	71/68	70,725	0	27,053	0	97,778	267,980	267,980	(170,202)	2,059,556
2052	72/69	71,786	0	28,479	0	100,265	270,520	270,520	(170,255)	1,953,539
2053	73/70	72,862	0	32,470	0	105,332	273,638	273,638	(168,306)	1,841,244
2054	74/71	73,955	0	34,118	0	108,073	276,254	276,254	(168,181)	1,722,941
2055	75/72	75,065	0	35,847	0	110,912	278,428	278,428	(167,516)	1,598,831
2056	76/73	76,190	0	37,662	0	113,852	280,572	280,572	(166,720)	1,468,705
2057	77/74	77,333	0	39,393	0	116,726	282,758	282,758	(166,032)	1,332,275

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2058	78/75	78,493	0	41,382	0	119,875	284,994	284,994	(165,119)	1,189,232
2059	79/76	79,670	0	43,261	0	122,931	287,176	287,176	(164,245)	1,039,353
2060	80/77	80,866	0	45,197	0	126,063	292,197	292,197	(166,134)	879,517
2061	81/78	82,078	0	47,220	0	129,298	357,229	357,229	(227,931)	649,766
2062	82/79	83,309	0	36,384	0	119,693	366,646	366,646	(246,953)	399,432
2063	83/80	84,559	0	22,801	0	107,360	373,427	373,427	(266,067)	129,902
2064	84/81	85,827	0	6,578	0	92,405	327,353	327,353	(234,948)	(106,998)
2065	85/82	87,114	0	0	0	87,114	311,757	311,757	(224,643)	(331,641)
2066	86/83	88,420	0	0	0	88,420	317,509	317,509	(229,089)	(560,730)
2067	87/84	89,747	0	0	0	89,747	323,371	323,371	(233,624)	(794,354)
2068	88/85	91,093	0	0	0	91,093	329,344	329,344	(238,251)	(1,032,605)
2069	89/86	92,460	0	0	0	92,460	335,431	335,431	(242,971)	(1,275,576)
2070	90/87	93,848	0	0	0	93,848	341,633	341,633	(247,785)	(1,523,361)
2071	91/88	95,255	0	0	0	95,255	347,953	347,953	(252,698)	(1,776,059)
2072	92/89	96,684	0	0	0	96,684	354,393	354,393	(257,709)	(2,033,768)
2073	93/90	98,134	0	0	0	98,134	360,955	360,955	(262,821)	(2,296,589)
2074	94/91	99,607	0	0	0	99,607	367,642	367,642	(268,035)	(2,564,624)
2075	95/92	101,101	0	0	0	101,101	374,456	374,456	(273,355)	(2,837,979)
2076	96/93	102,617	0	0	0	102,617	381,400	381,400	(278,783)	(3,116,762)

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2077	97/94	104,156	0	0	0	104,156	388,476	388,476	(284,320)	(3,401,082)
2078	98/95	105,719	0	0	0	105,719	395,686	395,686	(289,967)	(3,691,049)
2079	99/96	107,305	0	0	0	107,305	403,033	403,033	(295,728)	(3,986,777)
2080	100/97	108,914	0	0	500,000	608,914	410,520	410,520	198,394	(3,829,883)
2081	101/98	74,648	0	0	0	74,648	492,981	492,981	(418,333)	(4,232,566)
2082	102/99	75,768	0	0	0	75,768	502,310	502,310	(426,542)	(4,659,108)
2083	103/100	76,905	0	0	0	76,905	511,816	511,816	(434,911)	(5,094,019)
Totals		\$3,184,743	\$0	\$477,845	\$500,000	\$4,162,588	\$19,947,422	\$19,947,422		

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Guaranteed Inflows vs. Expenses

Passive/Active Plan

Prepared for Sam and Sally Startup

Having meaningful guaranteed inflow sources is one of the best ways to increase the likelihood of a successful retirement plan. Guaranteed inflows often include Social Security, deferred income such as pension plans, deferred annuities with living benefit guarantees, and annuitized and immediate annuity income. This report compares guaranteed inflows to total expenses. Note that any annuity guarantees are subject to the claims paying ability of the issuer.

Guaranteed inflow sources available during retirement include the following:

Sam's Social Security	\$43,677 starting in 2045
Sally's Social Security	\$21,963 starting in 2048

Total guaranteed inflows are expected to include **\$3,184,743** in Social Security, and **\$0** in other guaranteed income.

Total guaranteed inflows during retirement are projected to be **\$3,184,743**, funding **16%** of your total retirement expenses.

SUMMARY

Total Expenses
\$19,947,422

Guaranteed Inflows
\$3,184,743

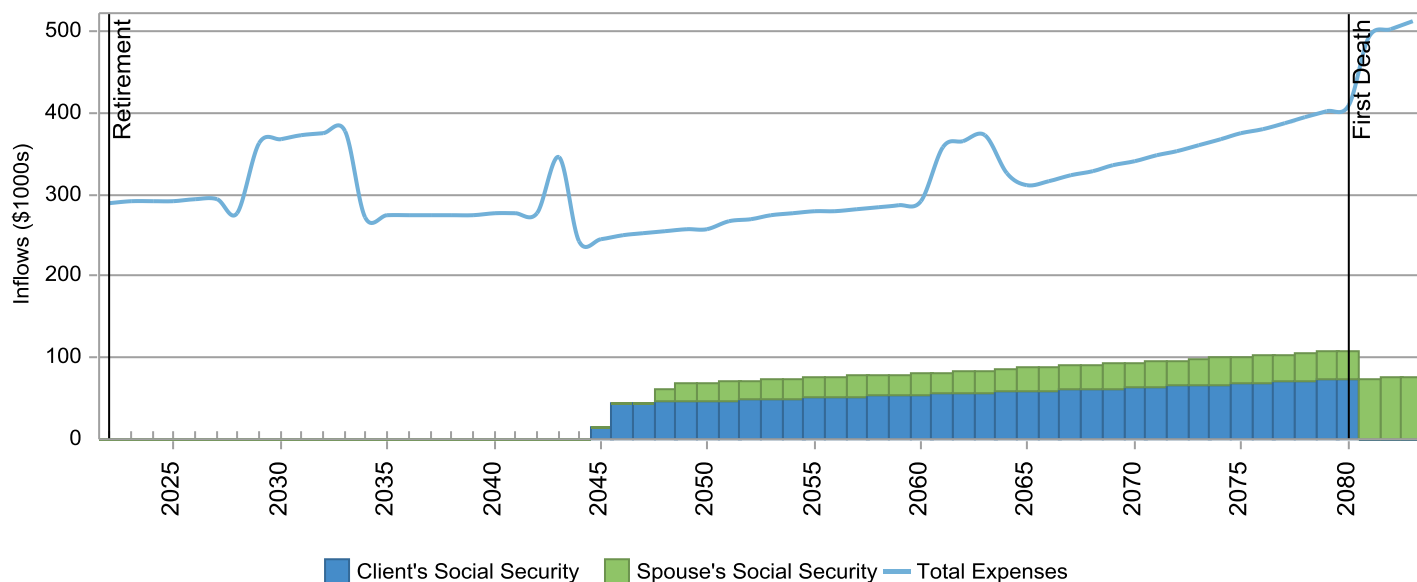
Unfunded Expenses
\$16,762,679

Guaranteed Funding
16%

Guaranteed Inflow Details

The chart below highlights your guaranteed retirement inflows compared to retirement expenses.

Guaranteed Inflows vs. Total Expenses



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Guaranteed Inflows vs. Expenses

Passive/Active Plan

Prepared for Sam and Sally Startup

Year	Age	Client's Social Security	Spouse's Social Security	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2022	42/39	\$0	\$0	\$0	\$290,077	0%
2023	43/40	0	0	0	290,891	0%
2024	44/41	0	0	0	291,772	0%
2025	45/42	0	0	0	292,612	0%
2026	46/43	0	0	0	293,420	0%
2027	47/44	0	0	0	294,232	0%
2028	48/45	0	0	0	277,465	0%
2029	49/46	0	0	0	364,037	0%
2030	50/47	0	0	0	367,536	0%
2031	51/48	0	0	0	372,446	0%
2032	52/49	0	0	0	376,048	0%
2033	53/50	0	0	0	378,800	0%
2034	54/51	0	0	0	273,341	0%
2035	55/52	0	0	0	273,886	0%
2036	56/53	0	0	0	274,138	0%
2037	57/54	0	0	0	274,254	0%
2038	58/55	0	0	0	275,035	0%

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Year	Age	Client's Social Security	Spouse's Social Security	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2039	59/56	0	0	0	275,780	0%
2040	60/57	0	0	0	276,439	0%
2041	61/58	0	0	0	277,058	0%
2042	62/59	0	0	0	277,618	0%
2043	63/60	0	0	0	347,069	0%
2044	64/61	0	0	0	243,334	0%
2045	65/62	14,559	0	14,559	245,788	6%
2046	66/63	44,332	0	44,332	250,689	18%
2047	67/64	44,997	0	44,997	252,292	18%
2048	68/65	45,672	14,642	60,314	255,423	24%
2049	69/66	46,357	22,292	68,649	257,442	27%
2050	70/67	47,052	22,627	69,679	258,662	27%
2051	71/68	47,758	22,967	70,725	267,980	26%
2052	72/69	48,474	23,312	71,786	270,520	27%
2053	73/70	49,201	23,661	72,862	273,638	27%
2054	74/71	49,939	24,016	73,955	276,254	27%
2055	75/72	50,688	24,377	75,065	278,428	27%
2056	76/73	51,448	24,742	76,190	280,572	27%
2057	77/74	52,220	25,113	77,333	282,758	27%

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Year	Age	Client's Social Security	Spouse's Social Security	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2058	78/75	53,003	25,490	78,493	284,994	28%
2059	79/76	53,798	25,872	79,670	287,176	28%
2060	80/77	54,605	26,261	80,866	292,197	28%
2061	81/78	55,424	26,654	82,078	357,229	23%
2062	82/79	56,255	27,054	83,309	366,646	23%
2063	83/80	57,099	27,460	84,559	373,427	23%
2064	84/81	57,955	27,872	85,827	327,353	26%
2065	85/82	58,824	28,290	87,114	311,757	28%
2066	86/83	59,706	28,714	88,420	317,509	28%
2067	87/84	60,602	29,145	89,747	323,371	28%
2068	88/85	61,511	29,582	91,093	329,344	28%
2069	89/86	62,434	30,026	92,460	335,431	28%
2070	90/87	63,371	30,477	93,848	341,633	27%
2071	91/88	64,322	30,933	95,255	347,953	27%
2072	92/89	65,287	31,397	96,684	354,393	27%
2073	93/90	66,266	31,868	98,134	360,955	27%
2074	94/91	67,260	32,347	99,607	367,642	27%
2075	95/92	68,269	32,832	101,101	374,456	27%
2076	96/93	69,293	33,324	102,617	381,400	27%

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Year	Age	Client's Social Security	Spouse's Social Security	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2077	97/94	70,332	33,824	104,156	388,476	27%
2078	98/95	71,387	34,332	105,719	395,686	27%
2079	99/96	72,458	34,847	107,305	403,033	27%
2080	100/97	73,545	35,369	108,914	410,520	27%
2081	101/98	0	74,648	74,648	492,981	15%
2082	102/99	0	75,768	75,768	502,310	15%
2083	103/100	0	76,905	76,905	511,816	15%
Totals		\$2,035,703	\$1,149,040	\$3,184,743	\$19,947,422	16%

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Facts

Sample

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Family Information Summary

Prepared for Sam and Sally Startup

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

PERSONAL INFORMATION

Sam's Information

E-Mail: derek@intrepidwealthpartners.com

Date of Birth: 8/26/1980

Sally's Information

Date of Birth: 5/1/1983

EMPLOYMENT

Sam's Employment Information

Sally's Employment Information

CHILDREN

Steve Startup - 3/22/2012

Sample

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Property Summary

Base Facts

Prepared for Sam and Sally Startup

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

PROPERTY, REAL ESTATE

Home

Value: \$750,000

Owner: Sam and Sally (Joint/ROS)

Address 2:

Purchase Year: 2013

Tax Basis: \$750,000

Address 1:

City, State, Zip: ,

Purchase Amount: 750,000

Mortgages

Mortgage Balance: 625,000 as of 3/13/2017

Institution:

PROPERTY, PERSONAL

Audi

Value: \$50,000

Owner: Sam Startup

Jewelry

Value: \$15,000

Owner: Sally Startup

Toyota Highlander

Value: \$25,000

Owner: Sally Startup

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Asset Summary

Base Facts

Prepared for Sam and Sally Startup

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

CASH

Cash at local bank

Value: \$30,000 as of 3/13/2017 2:48 PM
Owner: Sam and Sally (Joint/ROS)

Institution:

Cash Equivalent

Value: \$0 as of 12/5/2017 3:48 PM
Owner: Sam and Sally (Joint/ROS)

Institution:

TAXABLE INVESTMENTS

Sam's Managed Investment Account

Value: \$25,084 as of 2/6/2018 4:00 PM
Owner: Sam and Sally (Joint/ROS)

Institution:

Realization Model: By Asset Mix

QUALIFIED RETIREMENT INVESTMENTS

Sally's Old 401k

Value: \$21,300 as of 2/6/2018 4:00 PM
Owner: Sally Startup
Inherited from Non-Spouse?: No

Institution:

Apply RMD?: Yes

Primary Beneficiaries

Sam Startup (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Beneficiaries at Second Death

Equally to Children (100.00%)

Sam's Current 401k

Value: \$24,640 as of 2/6/2018 4:00 PM
Owner: Sam Startup
Inherited from Non-Spouse?: No

Institution:

Apply RMD?: Yes

Primary Beneficiaries

Sally Startup (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Beneficiaries at Second Death

Equally to Children (100.00%)

BUSINESS INTERESTS

Tech Startup

Total Business Value: \$75,000,000
Business Type: C-Corp

Total Business Tax Basis: \$50,000

Owner: Sam Startup 7.50%

Assets

Tech Startup - Business Value

Amount: 75,000,000

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Income, Transfers and Savings Summary

Base Facts

Prepared for Sam and Sally Startup

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

INCOME, SALARIES & BONUSES

Sam's Earnings

Amount: \$300,000

Owner: Sam Startup

Starts: Year 2014

Ends: Client's Retirement (age 42 in 2022)

SOCIAL SECURITY

Sam's Social Security

Estimated From Income

Years Employed: 40

Highest Salary Earned: \$300,000

Start Collecting at: age 65 and 0 months

Last Year Employed: 2017

Sally's Social Security

Estimated From Income

Years Employed: 20

Highest Salary Earned: \$0

Start Collecting at: age 65 and 0 months

Last Year Employed: 2017

Benefit Options

Exclude All Spousal Benefits: No

Currently Filed & Suspended: No

Restricted Spousal Benefit: None

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Liabilities and Expenses Summary

Base Facts

Prepared for Sam and Sally Startup

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

MORTGAGES

Mortgage

Type: Mortgage	Property: Home
Institution:	Original Loan Amount: \$650,000
Current Balance: \$625,000 as of 3/13/2017	Date of Loan: 3/13/2013
Interest Rate: 3.250%	Term: 30 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$2,829	

LOANS

Toyota Loan

Type: Automobile	Institution:
Original Loan Amount: \$25,000	Current Balance: \$20,000 as of 3/13/2017
Date of Loan: 3/13/2016	Interest Rate: 1.000%
Number of Payments: 60	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$427

LIVING EXPENSES

Current Amount (today-41): \$125,000	Retirement Amount (age 42-100): \$125,000
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Living Expense Details

No Expense Details have been defined

LIQUIDATION STRATEGY

Current: By Type	Retirement: By Type
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EXPENSES, EDUCATION

Steve's College

Amount: \$50,000	Treat As: Normal Expense
Starts: Year 2029	Ends: Year 2033
Indexed At: Custom (5.00%)	
Institution:	Tuition: \$0
Room and Board: 0	Books and Supplies: \$0
Other Expenses: 0	Grants: \$0
Scholarships: 0	Other Outside Funds: \$0

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Account Information and Sources

Prepared for Sam and Sally Startup

This report includes a summary of your existing accounts, life insurance policies, and annuity policies, and is provided for informational purposes only. This report is not a substitute for the official account or policy statement(s) that you may receive from product issuers or other financial services providers. You should review the official account or policy information indicated to determine which accounts and policy data are included in this report.

Values for Manually Entered Accounts are based strictly on information you provided. Your financial representative and your financial representative's firm take no responsibility for such accounts and have taken no measures to verify the accuracy of the information or values that you have provided.

Account Name / Institution	Positions As Of	Data Entry Method	Sold, Serviced, or Solicited by Your Financial Representative's Firm
Cash at local bank	3/13/2017 2:48 PM	Manually Entered	No
Custom Whole Life On Sam	11/6/2014 10:48 AM	Manually Entered	Yes
Mortgage	3/13/2017 12:00 AM	Manually Entered	No
Sally's Old 401k	2/6/2018 4:00 PM	Manually Entered	No
Sam's Current 401k	2/6/2018 4:00 PM	Manually Entered	No
Sam's Managed Investment Account	2/6/2018 4:00 PM	Manually Entered	No
Toyota Loan	3/13/2017 12:00 AM	Manually Entered	No

Your account information is retrieved using a variety of methods, each of which has its own level of accuracy and timeliness as follows. In the event that the information presented is incorrect or in doubt, promptly contact the customer service department identified on the official account statement to correct the information. Issues that are data feed and / or timing related may not be corrected. Please log in directly to the source institution website for official data.

Manually Entered Accounts

Manually Entered Accounts are based strictly on information provided by you and are not verified by your financial representative or his/her firm.

Accounts derived from holding, cash, and margin positions that have been manually input into the system either by you or your financial representative are termed "Manually Entered" accounts. Manually entered accounts reflect values provided by you and/or taken from financial statements provided by you, but these manually input values may be outdated and/or otherwise inaccurate. Neither your financial representative's firm nor any of its agents or affiliates is responsible for the accuracy of manually entered information. Neither your financial representative's firm nor your financial representative has taken measures to verify the accuracy of the information or values that you provided or to verify that the purchase, sale, or ownership of such products is or was suitable for your needs. Assets and policies not managed by your financial representative's firm or issued by an affiliate are not included on your financial representative's books and records. You are solely responsible for the accuracy and completeness of the information that you have provided to your financial representative. The information's accuracy and completeness will affect the results presented in this report. For manually entered accounts where share pricing updates are available, share pricing updates occur on a 20-minute delay. Mutual Funds are priced as of the last available market close price. If the current market price is unavailable, or the market is closed, share prices reflect the most recent update available. Bond prices are refreshed monthly as of the 15th of each month, +/- 3 business days. In order to obtain current values, please consult the institution where the account or policy is held.

Third Party Feed Accounts

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"Third Party" Accounts consisting of holding, cash, and margin positions are derived from systematic updates from various third party institutional websites using credentials provided by you or your financial representative. Values reflect the last available systematic update presented by the institutional source or service. Third Party Values are obtained through a variety of methods that may have significant collection, interpretation, translation, or presentation errors. Neither your financial representative's firm nor any of its agents or affiliates is responsible for the accuracy of account values obtained by third party feeds. Consult your official account statement for the most up-to-date and accurate values.

Direct Feed Accounts

"Direct Feed" Accounts consisting of holding, cash, and margin positions are derived from direct systematic updates from the specified institution. Direct Feed Values reflect the last available systematic update from your representative's firm or a clearing firm and are believed to be accurate. Although these account values have been quality-tested, translation and/or presentation errors may occur. While direct feed account data is deemed to be more reliable than third party feed account data, neither your financial representative's firm nor any of its agents or affiliates is responsible for the accuracy of the account values obtained by direct feeds. Consult your official account statement at the specified firm for the most up-to-date and accurate values.

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Comprehensive Disclaimer

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

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

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

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

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

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

This report is not an official account statement. It may not reflect all holdings or transactions, their costs, or proceeds received by you. Prices that may be indicated in this report are obtained from sources we consider reliable, but are not guaranteed. Return assumptions do not reflect the deduction of any commissions, or fees, or product charges that may apply to any particular investment. Deduction of such charges would result in a lower rate of return. The impact of various factors over a long period of time, including changes in tax law and tax rates or brackets, rates of inflation, rates of return, and the objectives of future generations, cannot be calculated and may have a significant bearing upon the alternatives. If you seek a precise determination of your tax liability that takes account of all your particular circumstances, you should discuss this with your tax

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advisor.

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

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

This material is a summary of your existing holdings provided for informational purposes only. The material is not intended as an offer or solicitation for the purchase or sale of any security or other financial instrument or strategy described herein. Securities, financial instruments or strategies mentioned herein may not be suitable for all investors.

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