



Comprehensive Financial Plan

Prepared for Charles and Katherine SampleClient

Presented by:

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* Financial Adviser offering investment advisory services through Eagle Strategies LLC, a registered investment adviser. Cumby, Spencer and Associates Exit Planning Strategies is not owned or operated by Eagle Strategies LLC or any of its affiliates.

January 25, 2017

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Account Information and Sources

Prepared for Charles and Katherine SampleClient

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 Fidelity	1/24/2017 4:00 PM	Manually Entered	No
Charles' 401K	1/24/2017 4:00 PM	Manually Entered	Yes
Charles' Managed Account	1/24/2017 4:00 PM	Manually Entered	Yes
Katherine's 401K	1/24/2017 4:00 PM	Manually Entered	No
Mortgage - Primary Home	1/24/2017 12:00 AM	Manually Entered	No
Whole Life On Charles	1/25/2017 1:08 PM	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. If the current market price is unavailable, or the market is closed, share prices reflect the most recent update available. In order to obtain current values, please consult the institution where the account or policy is held.

Third Party Feed Accounts

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Comprehensive Disclaimer page and the information contained in the Account Information and Sources report. Any projections are based on information provided by you to your financial representative and are not guaranteed. This analysis is not an official account statement. Please consult your official account statement for the most current and accurate values for the assets presented. This analysis is hypothetical in nature and for illustrative purposes only. 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. Consult your tax and/or legal adviser before implementing any tax or legal strategies.

"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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Net Worth Statement

As of January 25, 2017

Prepared for Charles and Katherine SampleClient

	ASSETS: Charles Katherine Joint Total			LIABILITIES: Charles Katherine Joint Total			
NON-QUALIFIED ASSETS:				LONG TERM LIABILITIES:			
<i>Cash Equivalents:</i>				Mortgage - Primary Home -- -- (\$350,000)			
Cash at Fidelity	--	--	\$50,000	\$50,000			(\$350,000)
				Total: Long Term Liabilities \$0 \$0 (\$350,000)			
				((\$350,000))			
<i>Taxable Investments:</i>				TOTAL LIABILITIES \$0 \$0 (\$350,000)			
Charles' Managed Account	\$611,953	--	--	\$611,953			((\$350,000))
				NET WORTH \$11,131,462 \$499,851 \$900,000			
				\$12,531,313			
<i>Insurance Policies:</i>							
Whole Life On Charles	\$20,000	--	--	\$20,000			
Total: Non-Qualified Assets	\$631,953	--	\$50,000	\$681,953			
RETIREMENT ASSETS:							
<i>Qualified Retirement:</i>							
Charles' 401K	\$449,509	--	--	\$449,509			
Katherine's 401K	--	\$299,851	--	\$299,851			
Total: Retirement Assets	\$449,509	\$299,851	--	\$749,360			
TOTAL LIQUID ASSETS	\$1,081,462	\$299,851	\$50,000	\$1,431,313			
BUSINESS INTERESTS:							
Sample Enterprises \$10,000,000	--	--	--	\$10,000,000			
Total: Business Interests	\$10,000,000	--	--	\$10,000,000			
REAL ESTATE ASSETS:							
Beach House	--	--	\$350,000	\$350,000			
Home	--	--	\$600,000	\$600,000			
Total: Real Estate Assets	--	--	\$950,000	\$950,000			
PERSONAL ASSETS:							
Audi	\$50,000	--	--	\$50,000			
Jewelry	--	\$100,000	--	\$100,000			
Mercedes SUV	--	\$100,000	--	\$100,000			
Other Personal Property	--	--	\$250,000	\$250,000			
Total: Personal Assets	\$50,000	\$200,000	\$250,000	\$500,000			
TOTAL ASSETS	\$11,131,462	\$499,851	\$1,250,000	\$12,881,313			

TOTAL NET WORTH: \$12,531,313

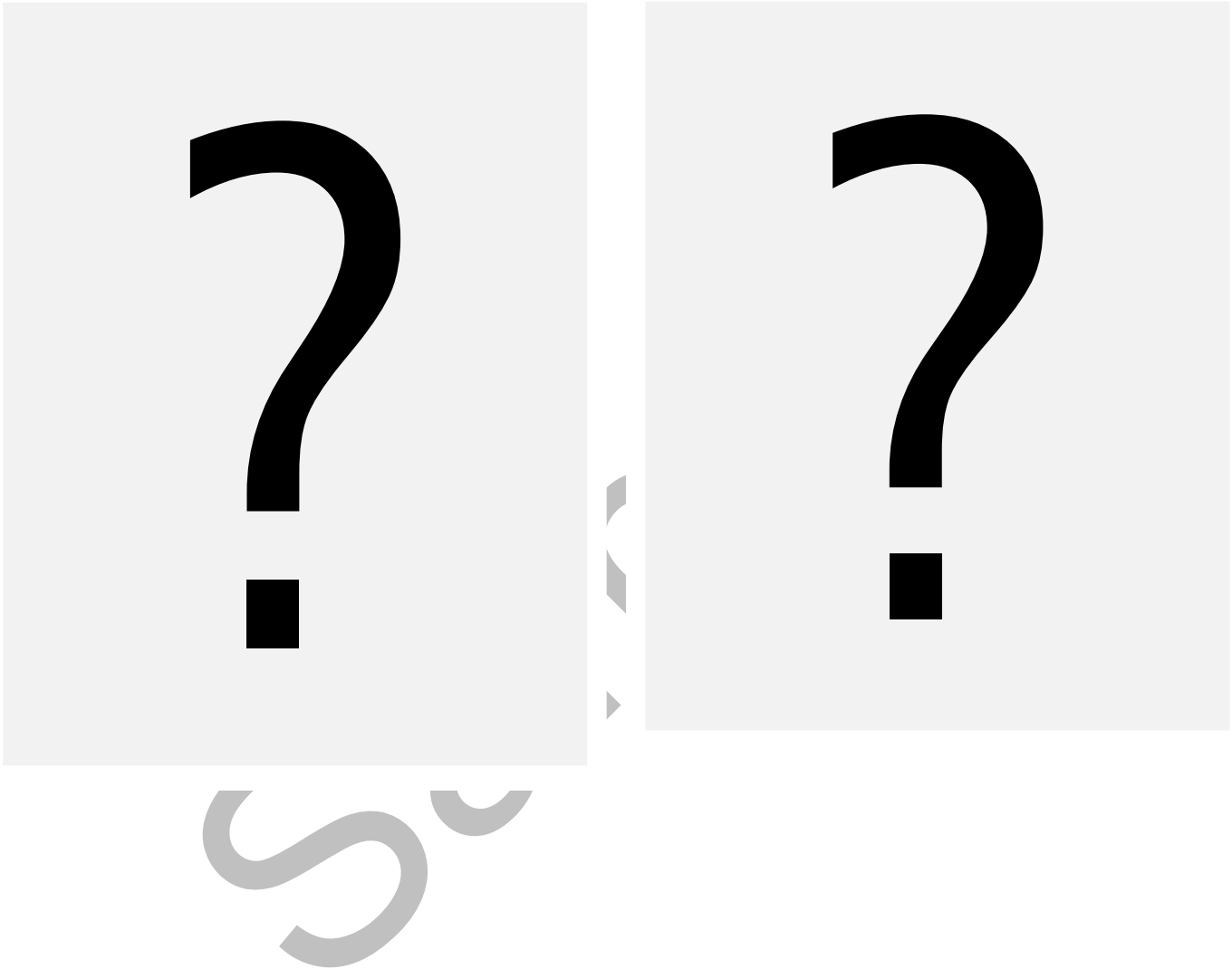
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Asset Allocation

As of January 25, 2017

Prepared for Charles and Katherine SampleClient

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



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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	Hgh Yld/ Multiselect	Real Estate	Resource/ Infrastr	Multistrategy	Cash	Other	Total
ALL ASSETS - CURRENT ALLOCATION																	
Cash at Fidelity	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50,000	\$0	\$50,000
Charles' 401K	132,859	62,209	4,797	164,200	23,607	17,714	163	925	0	27,031	521	10,324	0	0	5,160	0	449,510
Charles' Managed Account	152,525	45,223	16,284	32,391	12,453	283,988	42,114	10,279	1,651	0	0	0	15,046	0	0	0	611,954
Katherine's 401K	63,174	62,628	3,885	13,645	514	65,328	10,197	0	0	0	79,000	1,250	0	0	230	0	299,851
Whole Life On Charles	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,000	20,000
Totals	348,558	170,060	24,966	210,236	36,574	367,030	52,474	11,204	1,651	27,031	79,521	11,574	15,046	0	55,390	20,000	1,431,315

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	Hgh Yld/ Multiselect	Real Estate	Resource/ Infrastr	Multistrategy	Cash	Other	Total
All Assets	24.35%	11.88%	1.74%	14.69%	2.56%	25.64%	3.67%	0.78%	0.12%	1.89%	5.56%	0.81%	1.05%	0.00%	3.87%	1.40%	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	-7.35%	-3.88%	0.26%	1.31%	4.44%	-25.64%	-3.67%	11.22%	5.88%	4.11%	2.44%	3.19%	2.95%	7.00%	-0.87%	-1.40%	
\$ Disparity	(105,234)	(55,555)	3,660	18,774	63,618	(367,030)	(52,474)	160,554	84,228	58,848	34,984	45,679	42,207	100,192	(12,451)	(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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Cash Flow

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

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 **2058** (age **96/95**).



RELEVANT FACTS

Charles's Retirement:	2024 (62)
Katherine's Retirement:	2024 (61)
First Death (Charles):	2057 (95/94)

LIVING EXPENSES

Current:	\$360,000
Retirement:	\$360,000
After First Death:	\$300,000
Indexed at:	1.90%
Inflation Rate:	1.90%

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Cash Flow

Base Facts (All Years)

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

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2017	55/54	\$280,000	\$0	\$0	\$405,000	\$685,000	\$656,327	\$48,000	\$704,327	(\$19,327)	\$1,534,370
2018	56/55	285,320	0	0	412,695	698,015	668,738	49,000	717,738	(19,723)	1,644,218
2019	57/56	290,741	0	0	420,537	711,278	681,824	49,000	730,824	(19,546)	1,760,792
2020	58/57	296,265	0	0	428,527	724,792	694,408	51,000	745,408	(20,616)	1,884,787
2021	59/58	301,894	0	0	436,669	738,563	707,363	52,000	759,363	(20,800)	2,015,978
2022	60/59	307,630	0	0	444,966	752,596	720,585	53,000	773,585	(20,989)	2,154,727
2023	61/60	313,474	0	0	453,421	766,895	734,462	53,000	787,462	(20,567)	2,301,029
2024	62/61	0	0	0	10,820,042	10,820,042	2,005,863	0	2,005,863	8,814,179	11,702,872
2025	63/62	0	0	0	0	0	516,595	0	516,595	(516,595)	11,710,381
2026	64/63	0	0	0	0	0	527,881	0	527,881	(527,881)	11,707,076
2027	65/64	0	0	0	0	0	538,522	0	538,522	(538,522)	11,693,134
2028	66/65	12,156	0	0	0	12,156	549,654	0	549,654	(537,498)	11,679,762
2029	67/66	37,015	0	0	0	37,015	615,874	0	615,874	(578,859)	11,624,680
2030	68/67	61,249	0	0	0	61,249	613,956	0	613,956	(552,707)	11,593,493
2031	69/68	74,186	0	0	0	74,186	628,943	0	628,943	(554,757)	11,559,090
2032	70/69	75,299	0	0	0	75,299	709,007	0	709,007	(633,708)	11,444,445
2033	71/70	76,429	0	85,431	0	161,860	680,153	0	680,153	(518,293)	11,354,913
2034	72/71	77,575	0	89,126	0	166,701	692,643	0	692,643	(525,942)	11,250,262

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2035	73/72	78,738	0	92,984	0	171,722	705,020	0	705,020	(533,298)	11,129,945
2036	74/73	79,919	0	97,012	0	176,931	642,609	0	642,609	(465,678)	11,068,061
2037	75/74	81,118	0	101,216	0	182,334	654,203	0	654,203	(471,869)	10,993,246
2038	76/75	82,334	0	105,605	0	187,939	665,784	0	665,784	(477,845)	10,904,944
2039	77/76	83,569	0	109,837	0	193,406	677,224	0	677,224	(483,818)	10,802,705
2040	78/77	84,822	0	114,420	0	199,242	688,703	0	688,703	(489,461)	10,685,876
2041	79/78	86,094	0	118,965	0	205,059	700,154	0	700,154	(495,095)	10,553,837
2042	80/79	87,386	0	123,462	0	210,848	711,548	0	711,548	(500,700)	10,405,974
2043	81/80	88,697	0	128,097	0	216,794	723,049	0	723,049	(506,255)	10,241,477
2044	82/81	90,028	0	132,866	0	222,894	734,555	0	734,555	(511,661)	10,059,599
2045	83/82	91,378	0	137,767	0	229,145	746,074	0	746,074	(516,929)	9,859,548
2046	84/83	92,749	0	142,796	0	235,545	757,636	0	757,636	(522,091)	9,640,466
2047	85/84	94,140	0	147,239	0	241,379	768,985	0	768,985	(527,606)	9,401,710
2048	86/85	95,552	0	151,409	0	246,961	780,255	0	780,255	(533,294)	9,142,477
2049	87/86	96,986	0	155,568	0	252,554	791,493	0	791,493	(538,939)	8,861,878
2050	88/87	98,441	0	159,690	0	258,131	802,725	0	802,725	(544,594)	8,558,953
2051	89/88	99,918	0	163,749	0	263,667	813,915	0	813,915	(550,248)	8,232,734
2052	90/89	101,416	0	166,641	0	268,057	824,587	0	824,587	(556,530)	7,882,682
2053	91/90	102,937	0	168,900	0	271,837	835,021	0	835,021	(563,184)	7,507,962
2054	92/91	104,481	0	170,875	0	275,356	845,368	0	845,368	(570,012)	7,107,544
2055	93/92	106,049	0	172,510	0	278,559	855,581	0	855,581	(577,022)	6,680,395

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2056	94/93	107,640	0	172,333	0	279,973	865,239	0	865,239	(585,266)	6,225,818
2057	95/94	109,255	0	171,164	100,000	380,419	874,511	0	874,511	(494,092)	5,736,170
2058	96/95	57,003	0	162,093	0	219,096	721,150	0	721,150	(502,054)	5,334,780

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Cash Flow - Income Flows

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

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



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Cash Flow - Income Flows

Base Facts (All Years)

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

Year	Age	Charles' Salary	Katherine's Earnings	Social Security	Income Flows
2017	55/54	\$180,000	\$100,000	\$0	\$280,000
2018	56/55	183,420	101,900	0	285,320
2019	57/56	186,905	103,836	0	290,741
2020	58/57	190,456	105,809	0	296,265
2021	59/58	194,075	107,819	0	301,894
2022	60/59	197,762	109,868	0	307,630
2023	61/60	201,519	111,955	0	313,474
2024	62/61	0	0	0	0
2025	63/62	0	0	0	0
2026	64/63	0	0	0	0
2027	65/64	0	0	0	0
2028	66/65	0	0	12,156	12,156
2029	67/66	0	0	37,015	37,015
2030	68/67	0	0	61,249	61,249
2031	69/68	0	0	74,186	74,186
2032	70/69	0	0	75,299	75,299
2033	71/70	0	0	76,429	76,429
2034	72/71	0	0	77,575	77,575
2035	73/72	0	0	78,738	78,738
2036	74/73	0	0	79,919	79,919
2037	75/74	0	0	81,118	81,118
2038	76/75	0	0	82,334	82,334
2039	77/76	0	0	83,569	83,569
2040	78/77	0	0	84,822	84,822
2041	79/78	0	0	86,094	86,094
2042	80/79	0	0	87,386	87,386
2043	81/80	0	0	88,697	88,697
2044	82/81	0	0	90,028	90,028
2045	83/82	0	0	91,378	91,378

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Year	Age	Charles' Salary	Katherine's Earnings	Social Security	Income Flows
2046	84/83	0	0	92,749	92,749
2047	85/84	0	0	94,140	94,140
2048	86/85	0	0	95,552	95,552
2049	87/86	0	0	96,986	96,986
2050	88/87	0	0	98,441	98,441
2051	89/88	0	0	99,918	99,918
2052	90/89	0	0	101,416	101,416
2053	91/90	0	0	102,937	102,937
2054	92/91	0	0	104,481	104,481
2055	93/92	0	0	106,049	106,049
2056	94/93	0	0	107,640	107,640
2057	95/94	0	0	109,255	109,255
2058	96/95	0	0	57,003	57,003

Sample

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Cash Flow - Other Inflows

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Other Inflows report illustrates your projected Cash in-flows from other sources.



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Cash Flow - Other Inflows

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Other Inflows report illustrates your projected Cash in-flows from other sources.

Year	Age	Business / Trust Income	Insurance Benefits	Transaction Proceeds	Other Inflows
2017	55/54	\$405,000	\$0	\$0	\$405,000
2018	56/55	412,695	0	0	412,695
2019	57/56	420,537	0	0	420,537
2020	58/57	428,527	0	0	428,527
2021	59/58	436,669	0	0	436,669
2022	60/59	444,966	0	0	444,966
2023	61/60	453,421	0	0	453,421
2024	62/61	0	0	10,820,042	10,820,042
2025	63/62	0	0	0	0
2026	64/63	0	0	0	0
2027	65/64	0	0	0	0
2028	66/65	0	0	0	0
2029	67/66	0	0	0	0
2030	68/67	0	0	0	0
2031	69/68	0	0	0	0
2032	70/69	0	0	0	0
2033	71/70	0	0	0	0
2034	72/71	0	0	0	0
2035	73/72	0	0	0	0
2036	74/73	0	0	0	0
2037	75/74	0	0	0	0
2038	76/75	0	0	0	0
2039	77/76	0	0	0	0
2040	78/77	0	0	0	0
2041	79/78	0	0	0	0
2042	80/79	0	0	0	0
2043	81/80	0	0	0	0
2044	82/81	0	0	0	0
2045	83/82	0	0	0	0

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Year	Age	Business / Trust Income	Insurance Benefits	Transaction Proceeds	Other Inflows
2045	83/82	0	0	0	0
2046	84/83	0	0	0	0
2047	85/84	0	0	0	0
2048	86/85	0	0	0	0
2049	87/86	0	0	0	0
2050	88/87	0	0	0	0
2051	89/88	0	0	0	0
2052	90/89	0	0	0	0
2053	91/90	0	0	0	0
2054	92/91	0	0	0	0
2055	93/92	0	0	0	0
2056	94/93	0	0	0	0
2057	95/94	0	100,000	0	100,000
2058	96/95	0	0	0	0

Sample

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Business Activity

Base Facts

Prepared for Charles and Katherine SampleClient

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

SAMPLE ENTERPRISES

Total Value (in today's dollars): \$10,000,000
 Pre-Retire Growth: 1.90%
 Post-Retire Growth: 1.90%
 Business Type: Limited Liability Company
 Pass Thru Enabled? Yes

Year	Age	Beginning of Year Total Value	Beginning of Year Basis	Business Growth	Business Income	Business Expenses	Annual Distribution	Retained Earnings	End of Year Total Value	End of Year Basis
2017	55/54	\$10,000,000	\$5,000,000	\$190,000	\$800,000	\$350,000	\$405,000	\$45,000	\$10,235,000	\$5,045,000
2018	56/55	10,235,000	5,045,000	194,465	815,200	356,650	412,695	45,855	10,475,320	5,090,855
2019	57/56	10,475,320	5,090,855	199,031	830,689	363,426	420,537	46,726	10,721,077	5,137,581
2020	58/57	10,721,077	5,137,581	203,700	846,472	370,331	428,527	47,614	10,972,391	5,185,195
2021	59/58	10,972,391	5,185,195	208,475	862,555	377,367	436,669	48,519	11,229,385	5,233,714
2022	60/59	11,229,385	5,233,714	213,358	878,944	384,537	444,966	49,441	11,492,184	5,283,155
2023	61/60	11,492,184	5,283,155	218,351	895,644	391,843	453,421	50,380	11,760,915	5,333,535

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Buy/Sell Transactions

Base Facts

Prepared for Charles and Katherine SampleClient

The Buy/Sell Transactions report shows the proceeds resulting from the sale and purchase of assets.

BUSINESS SALE 2024 - 2024

Sales	Sale Price	Tax Basis	Basis Adjustments	Costs	Capital Gain/Loss IncomeLoans	Investment Total Proceeds
Sample Enterprises		\$11,760,915	\$5,333,535	\$0	(\$940,873)	\$5,486,507
						\$0
						\$10,820,042
Total Sales		\$11,760,915		(\$940,873)		\$0
						\$10,820,042
Purchases		Purchase Price		Costs		Total Cost
		Total Purchases	\$0		\$0	\$0
		Total Surplus				\$10,820,042

Sample

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Cash Flow - Expenses

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Expenses report illustrates your projected cash expenditures.



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Cash Flow - Expenses

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Expenses report illustrates your projected cash expenditures.

Year	Age	Living Expenses	Liability Payments	Other Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses
2017	55/54	\$360,000	\$35,508	\$0	\$7,800	\$253,019	\$656,327
2018	56/55	366,840	35,508	0	7,800	258,590	668,738
2019	57/56	373,810	35,508	0	7,800	264,706	681,824
2020	58/57	380,912	35,508	0	7,800	270,188	694,408
2021	59/58	388,149	35,508	0	7,800	275,906	707,363
2022	60/59	395,524	35,508	0	7,800	281,753	720,585
2023	61/60	403,039	35,508	0	7,800	288,115	734,462
2024	62/61	410,697	35,508	0	7,800	1,551,858	2,005,863
2025	63/62	418,500	35,508	0	6,900	55,687	516,595
2026	64/63	426,452	35,508	0	6,900	59,021	527,881
2027	65/64	434,555	35,508	0	6,900	61,559	538,522
2028	66/65	442,812	35,508	0	3,500	67,834	549,654
2029	67/66	451,225	19,680	62,670	3,500	78,799	615,874
2030	68/67	459,798	0	63,861	3,500	86,797	613,956
2031	69/68	468,534	0	65,074	3,500	91,835	628,943
2032	70/69	477,436	0	132,620	3,500	95,451	709,007
2033	71/70	486,507	0	67,570	3,500	122,576	680,153
2034	72/71	495,751	0	68,854	3,500	124,538	692,643
2035	73/72	505,170	0	70,162	3,500	126,188	705,020
2036	74/73	514,768	0	0	3,500	124,341	642,609
2037	75/74	524,549	0	0	3,500	126,154	654,203
2038	76/75	534,515	0	0	3,500	127,769	665,784
2039	77/76	544,671	0	0	3,500	129,053	677,224
2040	78/77	555,020	0	0	3,500	130,183	688,703
2041	79/78	565,565	0	0	3,500	131,089	700,154
2042	80/79	576,311	0	0	3,500	131,737	711,548
2043	81/80	587,261	0	0	3,500	132,288	723,049
2044	82/81	598,419	0	0	3,500	132,636	734,555
2045	83/82	609,789	0	0	3,500	132,785	746,074

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Year	Age	Living Expenses	Liability Payments	Other Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses
2045	83/82	609,789	0	0	3,500	132,785	746,074
2046	84/83	621,375	0	0	3,500	132,761	757,636
2047	85/84	633,181	0	0	3,500	132,304	768,985
2048	86/85	645,211	0	0	3,500	131,544	780,255
2049	87/86	657,470	0	0	3,500	130,523	791,493
2050	88/87	669,962	0	0	3,500	129,263	802,725
2051	89/88	682,691	0	0	3,500	127,724	813,915
2052	90/89	695,662	0	0	3,500	125,425	824,587
2053	91/90	708,880	0	0	3,500	122,641	835,021
2054	92/91	722,349	0	0	3,500	119,519	845,368
2055	93/92	736,074	0	0	3,500	116,007	855,581
2056	94/93	750,059	0	0	3,500	111,680	865,239
2057	95/94	764,310	0	0	3,500	106,701	874,511
2058	96/95	649,021	0	0	0	72,129	721,150

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Cash Flow - Expense Flows

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Expense Flows report illustrates your projected cash expenditures.



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Cash Flow - Expense Flows

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Expense Flows report illustrates your projected cash expenditures.

Year	Age	Adam's College	Morgan's College	Total Expense Flows
2017	55/54	\$0	\$0	\$0
2018	56/55	0	0	0
2019	57/56	0	0	0
2020	58/57	0	0	0
2021	59/58	0	0	0
2022	60/59	0	0	0
2023	61/60	0	0	0
2024	62/61	0	0	0
2025	63/62	0	0	0
2026	64/63	0	0	0
2027	65/64	0	0	0
2028	66/65	0	0	0
2029	67/66	0	62,670	62,670
2030	68/67	0	63,861	63,861
2031	69/68	0	65,074	65,074
2032	70/69	66,310	66,310	132,620
2033	71/70	67,570	0	67,570
2034	72/71	68,854	0	68,854
2035	73/72	70,162	0	70,162
2036	74/73	0	0	0
2037	75/74	0	0	0
2038	76/75	0	0	0
2039	77/76	0	0	0
2040	78/77	0	0	0
2041	79/78	0	0	0
2042	80/79	0	0	0
2043	81/80	0	0	0
2044	82/81	0	0	0
2045	83/82	0	0	0

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Year	Age	Adam's College	Morgan's College	Total Expense Flows
2045	83/82	0	0	0
2046	84/83	0	0	0
2047	85/84	0	0	0
2048	86/85	0	0	0
2049	87/86	0	0	0
2050	88/87	0	0	0
2051	89/88	0	0	0
2052	90/89	0	0	0
2053	91/90	0	0	0
2054	92/91	0	0	0
2055	93/92	0	0	0
2056	94/93	0	0	0
2057	95/94	0	0	0
2058	96/95	0	0	0

Sample

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Savings

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Savings report provides a breakdown of your Planned Savings, Employer Provided, and Year-End Savings.



Sample

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Savings

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Savings report provides a breakdown of your Planned Savings, Employer Provided, and Year-End Savings.

Year	Age	Planned Savings		Employer Provided		Year-End Savings	Total Savings
		Charles' 401K	Katherine's 401K	Charles' 401K	Katherine's 401K	Charles and Katherine SampleClient - Core Cash Account	
2017	55/54	\$24,000	\$24,000	\$5,400	\$3,000	\$0	\$56,400
2018	56/55	24,500	24,500	5,503	3,057	0	57,560
2019	57/56	24,500	24,500	5,607	3,115	0	57,722
2020	58/57	25,500	25,500	5,714	3,174	0	59,888
2021	59/58	26,000	26,000	5,822	3,235	1	61,058
2022	60/59	26,500	26,500	5,933	3,296	0	62,229
2023	61/60	26,500	26,500	6,046	3,359	0	62,405
2024	62/61	0	0	0	0	407	407
2025	63/62	0	0	0	0	325	325
2026	64/63	0	0	0	0	284	284
2027	65/64	0	0	0	0	183	183
2028	66/65	0	0	0	0	0	0
2029	67/66	0	0	0	0	0	0
2030	68/67	0	0	0	0	0	0
2031	69/68	0	0	0	0	0	0
2032	70/69	0	0	0	0	0	0
2033	71/70	0	0	0	0	0	0
2034	72/71	0	0	0	0	0	0
2035	73/72	0	0	0	0	0	0
2036	74/73	0	0	0	0	0	0
2037	75/74	0	0	0	0	0	0
2038	76/75	0	0	0	0	0	0
2039	77/76	0	0	0	0	0	0
2040	78/77	0	0	0	0	0	0
2041	79/78	0	0	0	0	0	0
2042	80/79	0	0	0	0	0	0

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Year	Age	Planned Savings		Employer Provided		Year-End Savings	
		Charles' 401K	Katherine's 401K	Charles' 401K	Katherine's 401K	Charles and Katherine SampleClient - Core Cash Account	Total Savings
2042	80/79	0	0	0	0	0	0
2043	81/80	0	0	0	0	0	0
2044	82/81	0	0	0	0	0	0
2045	83/82	0	0	0	0	0	0
2046	84/83	0	0	0	0	0	0
2047	85/84	0	0	0	0	0	0
2048	86/85	0	0	0	0	0	0
2049	87/86	0	0	0	0	0	0
2050	88/87	0	0	0	0	0	0
2051	89/88	0	0	0	0	0	0
2052	90/89	0	0	0	0	0	0
2053	91/90	0	0	0	0	0	0
2054	92/91	0	0	0	0	136	136
2055	93/92	0	0	0	0	1,020	1,020
2056	94/93	0	0	0	0	1,291	1,291
2057	95/94	0	0	0	0	1,680	1,680
2058	96/95	0	0	0	0	0	0

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Income Tax

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Income Tax report projects your future Federal, Capital Gains, Dividends, and Other Income taxes.



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Income Tax

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Income Tax report projects your future Federal, Capital Gains, Dividends, and Other Income taxes.

Year	Age	Gross Total Income	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Effective Income Tax Rate
2017	55/54	\$750,077	\$210,720	\$1,576	\$40,723	\$253,019	33.73%
2018	56/55	765,233	215,270	1,723	41,597	258,590	33.79
2019	57/56	780,677	220,317	1,871	42,518	264,706	33.91
2020	58/57	796,817	224,618	2,133	43,437	270,188	33.91
2021	59/58	812,309	229,334	2,255	44,317	275,906	33.97
2022	60/59	828,055	234,152	2,371	45,230	281,753	34.03
2023	61/60	843,972	239,474	2,463	46,178	288,115	34.14
2024	62/61	5,829,957	58,532	1,102,494	390,832	1,551,858	26.62
2025	63/62	285,008	33,119	12,650	9,918	55,687	19.54
2026	64/63	302,143	32,511	15,414	11,096	59,021	19.53
2027	65/64	317,168	31,525	17,905	12,129	61,559	19.41
2028	66/65	341,286	34,455	19,978	13,401	67,834	19.88
2029	67/66	380,716	41,030	22,448	15,321	78,799	20.70
2030	68/67	410,135	46,573	23,650	16,574	86,797	21.16
2031	69/68	430,250	49,197	25,091	17,547	91,835	21.34
2032	70/69	446,629	49,043	27,769	18,639	95,451	21.37
2033	71/70	520,359	75,042	26,485	21,049	122,576	23.56
2034	72/71	530,084	75,428	27,542	21,568	124,538	23.49
2035	73/72	538,795	75,716	28,458	22,014	126,188	23.42
2036	74/73	535,477	75,136	27,579	21,626	124,341	23.22
2037	75/74	544,379	75,762	28,320	22,072	126,154	23.17
2038	76/75	552,640	76,339	28,963	22,467	127,769	23.12
2039	77/76	559,984	76,730	29,518	22,805	129,053	23.05
2040	78/77	566,893	77,101	29,982	23,100	130,183	22.96
2041	79/78	573,057	77,376	30,368	23,345	131,089	22.88
2042	80/79	578,480	77,518	30,678	23,541	131,737	22.77
2043	81/80	583,359	77,677	30,917	23,694	132,288	22.68
2044	82/81	587,687	77,746	31,085	23,805	132,636	22.57
2045	83/82	591,469	77,728	31,183	23,874	132,785	22.45

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Year	Age	Gross Total Income	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Effective Income Tax Rate
2045	83/82	591,469	77,728	31,183	23,874	132,785	22.45
2046	84/83	594,720	77,643	31,216	23,902	132,761	22.32
2047	85/84	596,808	77,238	31,198	23,868	132,304	22.17
2048	86/85	598,004	76,639	31,125	23,780	131,544	22.00
2049	87/86	598,521	75,885	30,992	23,646	130,523	21.81
2050	88/87	598,337	74,999	30,800	23,464	129,263	21.60
2051	89/88	597,410	73,940	30,551	23,233	127,724	21.38
2052	90/89	594,739	72,354	30,262	22,809	125,425	21.09
2053	91/90	590,780	70,428	29,924	22,289	122,641	20.76
2054	92/91	585,835	68,267	29,533	21,719	119,519	20.40
2055	93/92	579,938	65,792	29,109	21,106	116,007	20.00
2056	94/93	571,497	62,603	28,636	20,441	111,680	19.54
2057	95/94	561,300	58,861	28,116	19,724	106,701	19.01
2058	96/95	335,777	59,613	4,307	8,209	72,129	21.48

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Guaranteed Inflows vs. Expenses

Base Facts

Prepared for Charles and Katherine SampleClient

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:

Charles's Social Security	\$36,468	starting in 2028
Katherine's Social Security	\$35,519	starting in 2030

Total guaranteed inflows are expected to include **\$2,614,559** in Social Security, and **\$0** in other guaranteed income.

Total guaranteed inflows during retirement are projected to be **\$2,614,559**, funding **10%** of your total retirement expenses.

SUMMARY

Total Expenses	\$26,264,480
Guaranteed Inflows	\$2,614,559
Unfunded Expenses	\$23,649,921
Guaranteed Funding	10%

Guaranteed Inflow Details

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



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Guaranteed Inflows vs. Expenses

Base Facts

Prepared for Charles and Katherine SampleClient

Year	Age	Client's Social Security	Spouse's Social Security	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2024	62/61	\$0	\$0	\$0	\$2,005,863	0%
2025	63/62	0	0	0	516,595	0%
2026	64/63	0	0	0	527,881	0%
2027	65/64	0	0	0	538,522	0%
2028	66/65	12,156	0	12,156	549,654	2%
2029	67/66	37,015	0	37,015	615,874	6%
2030	68/67	37,570	23,679	61,249	613,956	10%
2031	69/68	38,134	36,052	74,186	628,943	12%
2032	70/69	38,706	36,593	75,299	709,007	11%
2033	71/70	39,287	37,142	76,429	680,153	11%
2034	72/71	39,876	37,699	77,575	692,643	11%
2035	73/72	40,474	38,264	78,738	705,020	11%
2036	74/73	41,081	38,838	79,919	642,609	12%
2037	75/74	41,697	39,421	81,118	654,203	12%
2038	76/75	42,322	40,012	82,334	665,784	12%
2039	77/76	42,957	40,612	83,569	677,224	12%
2040	78/77	43,601	41,221	84,822	688,703	12%
2041	79/78	44,255	41,839	86,094	700,154	12%
2042	80/79	44,919	42,467	87,386	711,548	12%
2043	81/80	45,593	43,104	88,697	723,049	12%
2044	82/81	46,277	43,751	90,028	734,555	12%
2045	83/82	46,971	44,407	91,378	746,074	12%
2046	84/83	47,676	45,073	92,749	757,636	12%
2047	85/84	48,391	45,749	94,140	768,985	12%
2048	86/85	49,117	46,435	95,552	780,255	12%
2049	87/86	49,854	47,132	96,986	791,493	12%
2050	88/87	50,602	47,839	98,441	802,725	12%
2051	89/88	51,361	48,557	99,918	813,915	12%

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Year	Age	Client's Social Security	Spouse's Social Security	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2052	90/89	52,131	49,285	101,416	824,587	12%
2053	91/90	52,913	50,024	102,937	835,021	12%
2054	92/91	53,707	50,774	104,481	845,368	12%
2055	93/92	54,513	51,536	106,049	855,581	12%
2056	94/93	55,331	52,309	107,640	865,239	12%
2057	95/94	56,161	53,094	109,255	874,511	12%
2058	96/95	0	57,003	57,003	721,150	8%
Totals		\$1,344,648	\$1,269,911	\$2,614,559	\$26,264,480	10%

Sample

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Options for Meeting Retirement Needs

Base Facts

Prepared for Charles and Katherine SampleClient

Based upon the assumptions utilized in this report, you are projected to have a retirement **surplus** of **\$5,334,780**. There are several options presented below which, alone or in combination, might allow you to achieve your retirement objectives. These options include your desire to have at least **\$0** in portfolio assets at the end of retirement.

Retire Earlier

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

Earliest retirement would start when **Charles** is age **58 (2020)** and **Katherine** is age **57 (2020)**.

This results in portfolio assets of **\$10,384,335** at retirement, an adjusted retirement cost of **\$27,188,710**, and portfolio assets of **\$487,139** at the end of retirement.

SUMMARY

Retirement Starts
Ages 62 & 61 (current)
Ages 58 & 57 (new)
Cost of Retirement
\$26,264,480 (current)
\$27,188,710 (new)
Assets in 2058
\$5,334,780 (current)
\$487,139 (new)

Enhance Your Retirement Lifestyle

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

Based on the assumptions given, you may consider increasing your initial retirement living expenses of **\$360,000** (in today's dollars) up to a maximum of **\$409,000**.

This results in an adjusted retirement cost of **\$28,736,335**, and portfolio assets of **\$109,829** at the end of retirement.

SUMMARY

Living Expenses
\$360,000 (current)
\$409,000 (new)
Cost of Retirement
\$26,264,480 (current)
\$28,736,335 (new)
Assets in 2058
\$5,334,780 (current)
\$109,829 (new)

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Protection Planning

Prepared for Charles and Katherine SampleClient

The following pages review premature death, disability and long term care risks.

Sample

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Life Insurance Gap Analysis

Base Facts with Premature Death - Charles Prepared for Charles and Katherine SampleClient

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 **Charles** dies at age **55** in **2017** and that the survivor, **Katherine**, will live until age **95** in **2058**.

	Comparative Value Scenario	Current w/ Additional Insurance	SUMMARY
			Additional Insurance \$0
			Existing Life Insurance \$200,000
Total Survivor Costs	\$24,226,966	\$24,226,966	Survivor's Assets (2018) at Beginning of Year
Life Insurance Benefits	\$200,000	\$200,000	\$1,256,652 (current)
Portfolio Assets After Charles's Death	\$1,056,652	\$1,056,652	\$1,256,652 (new)
Portfolio Assets + Insurance	\$1,256,652	\$1,256,652	Survivor's Assets (2058)
Portfolio Assets After Katherine's Death	\$3,446,435	\$3,446,435	\$3,446,435 (current)
			\$3,446,435 (new)

The additional life insurance needed on **Charles** is **\$0** for total life insurance coverage of **\$200,000**.

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$3,446,435** after **Katherine's** death in **2058**.

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 - Charles

Prepared for Charles and Katherine SampleClient

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2018	56/55	\$0	\$0	\$0	\$9,416,200	\$9,416,200	\$1,550,174	\$0	\$1,550,174	\$9,618,067
2019	57/56	0	0	0	0	0	367,499	0	367,499	9,682,249
2020	58/57	0	0	0	0	0	377,144	0	377,144	9,739,747
2021	59/58	0	0	0	0	0	387,030	0	387,030	9,790,054
2022	60/59	0	0	0	0	0	396,613	0	396,613	9,833,163
2023	61/60	0	0	0	0	0	405,877	0	405,877	9,869,068
2024	62/61	0	0	0	0	0	414,896	0	414,896	9,897,702
2025	63/62	0	0	0	0	0	422,716	0	422,716	9,919,948
2026	64/63	0	0	0	0	0	431,241	0	431,241	9,934,825
2027	65/64	0	0	0	0	0	439,557	0	439,557	9,942,225
2028	66/65	0	0	0	0	0	447,646	0	447,646	9,942,052
2029	67/66	0	0	0	0	0	520,860	0	520,860	9,868,856
2030	68/67	26,838	0	0	0	26,838	536,783	0	536,783	9,803,500
2031	69/68	40,861	0	0	0	40,861	549,045	0	549,045	9,737,200
2032	70/69	41,474	0	0	0	41,474	626,848	0	626,848	9,590,978
2033	71/70	42,096	0	59,928	0	102,024	584,853	0	584,853	9,481,072
2034	72/71	42,727	0	62,568	0	105,295	594,276	0	594,276	9,357,641

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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
2035	73/72	43,368	0	65,326	0	108,694	603,653	0	603,653	9,220,134
2036	74/73	44,019	0	68,208	0	112,227	537,906	0	537,906	9,143,051
2037	75/74	44,679	0	71,218	0	115,897	546,651	0	546,651	9,054,620
2038	76/75	45,349	0	74,362	0	119,711	555,416	0	555,416	8,954,318
2039	77/76	46,029	0	77,645	0	123,674	564,208	0	564,208	8,841,591
2040	78/77	46,719	0	80,691	0	127,410	572,874	0	572,874	8,716,009
2041	79/78	47,420	0	84,254	0	131,674	581,703	0	581,703	8,576,837
2042	80/79	48,131	0	87,521	0	135,652	590,426	0	590,426	8,423,572
2043	81/80	48,853	0	90,893	0	139,746	599,147	0	599,147	8,255,584
2044	82/81	49,586	0	94,369	0	143,955	607,933	0	607,933	8,072,147
2045	83/82	50,330	0	97,948	0	148,278	616,687	0	616,687	7,872,596
2046	84/83	51,085	0	101,628	0	152,713	625,510	0	625,510	7,656,135
2047	85/84	51,851	0	105,404	0	157,255	634,329	0	634,329	7,422,002
2048	86/85	52,629	0	108,534	0	161,163	642,942	0	642,942	7,169,602
2049	87/86	53,418	0	111,671	0	165,089	651,554	0	651,554	6,898,107
2050	88/87	54,219	0	114,799	0	169,018	660,157	0	660,157	6,606,658
2051	89/88	55,032	0	117,902	0	172,934	668,672	0	668,672	6,294,406
2052	90/89	55,857	0	120,955	0	176,812	677,185	0	677,185	5,960,403
2053	91/90	56,695	0	122,847	0	179,542	685,277	0	685,277	5,604,080
2054	92/91	57,545	0	124,558	0	182,103	693,273	0	693,273	5,224,510

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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
2055	93/92	58,408	0	126,054	0	184,462	701,994	0	701,994	4,819,912
2056	94/93	59,284	0	127,294	0	186,578	710,685	0	710,685	4,389,210
2057	95/94	60,173	0	126,821	0	186,994	718,864	0	718,864	3,931,728
2058	96/95	61,076	0	125,978	0	187,054	726,862	0	726,862	3,446,435

Sample

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Life Insurance Gap Analysis

Base Facts with Premature Death - Kathy Prepared for Charles and Katherine SampleClient

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 **Katherine** dies at age **54** in **2017** and that the survivor, **Charles**, will live until age **95** in **2057**.

	Comparative Value Scenario	Current w/ Additional Insurance	SUMMARY
			Additional Insurance \$0
			Existing Life Insurance \$50,000
Total Survivor Costs	\$26,328,587	\$26,328,587	Survivor's Assets (2018)
Life Insurance Benefits	\$50,000	\$50,000	at Beginning of Year
Portfolio Assets After Katherine's Death	\$1,184,277	\$1,184,277	\$1,234,277 (current)
Portfolio Assets + Insurance	\$1,234,277	\$1,234,277	\$1,234,277 (new)
Portfolio Assets After Charles's Death	\$8,931,749	\$8,931,749	Survivor's Assets (2057)
			\$8,931,749 (current)
			\$8,931,749 (new)

The additional life insurance needed on **Katherine** is **\$0** for total life insurance coverage of **\$50,000**.

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$8,931,749** after **Charles's** death in **2057**.

Portfolio Assets

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



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Life Insurance Gap Analysis

Base Facts with Premature Death - Kathy
 Prepared for Charles and Katherine SampleClient

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2018	56/55	\$183,420	\$0	\$0	\$412,695	\$596,115	\$554,465	\$24,500	\$578,965	\$1,355,006
2019	57/56	186,905	0	0	420,537	607,442	554,083	24,500	578,583	1,479,814
2020	58/57	190,456	0	0	428,527	618,983	564,452	25,500	589,952	1,610,754
2021	59/58	194,075	0	0	436,669	630,744	575,226	26,000	601,226	1,747,948
2022	60/59	197,762	0	0	444,966	642,728	586,223	26,500	612,723	1,891,695
2023	61/60	201,519	0	0	453,421	654,940	597,662	26,500	624,162	2,042,094
2024	62/61	0	0	0	10,820,042	10,820,042	1,902,365	0	1,902,365	11,531,780
2025	63/62	0	0	0	0	0	422,203	0	422,203	11,628,721
2026	64/63	0	0	0	0	0	433,674	0	433,674	11,718,781
2027	65/64	0	0	0	0	0	444,787	0	444,787	11,802,036
2028	66/65	12,156	0	0	0	12,156	455,639	0	455,639	11,890,604
2029	67/66	37,015	0	0	0	37,015	537,891	0	537,891	11,926,046
2030	68/67	37,570	0	0	0	37,570	549,121	0	549,121	11,952,717
2031	69/68	38,134	0	0	0	38,134	560,036	0	560,036	11,970,567
2032	70/69	38,706	0	0	0	38,706	639,400	0	639,400	11,910,784
2033	71/70	39,287	0	76,832	0	116,119	605,620	0	605,620	11,883,059
2034	72/71	39,876	0	80,279	0	120,155	617,162	0	617,162	11,843,325

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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
2035	73/72	40,474	0	83,883	0	124,357	628,708	0	628,708	11,791,089
2036	74/73	41,081	0	87,650	0	128,731	566,335	0	566,335	11,799,714
2037	75/74	41,697	0	91,586	0	133,283	577,148	0	577,148	11,798,780
2038	76/75	42,322	0	95,701	0	138,023	587,971	0	587,971	11,787,818
2039	77/76	42,957	0	99,526	0	142,483	598,706	0	598,706	11,766,466
2040	78/77	43,601	0	103,996	0	147,597	609,637	0	609,637	11,734,064
2041	79/78	44,255	0	108,105	0	152,360	620,482	0	620,482	11,690,198
2042	80/79	44,919	0	112,349	0	157,268	631,388	0	631,388	11,634,289
2043	81/80	45,593	0	116,728	0	162,321	642,367	0	642,367	11,565,720
2044	82/81	46,277	0	121,239	0	167,516	653,420	0	653,420	11,483,835
2045	83/82	46,971	0	125,881	0	172,852	664,549	0	664,549	11,387,940
2046	84/83	47,676	0	130,648	0	178,324	675,759	0	675,759	11,277,313
2047	85/84	48,391	0	134,619	0	183,010	686,322	0	686,322	11,151,920
2048	86/85	49,117	0	138,602	0	187,719	696,901	0	696,901	11,011,067
2049	87/86	49,854	0	142,580	0	192,434	707,494	0	707,494	10,854,027
2050	88/87	50,602	0	146,529	0	197,131	718,058	0	718,058	10,680,081
2051	89/88	51,361	0	150,424	0	201,785	728,589	0	728,589	10,488,479
2052	90/89	52,131	0	152,875	0	205,006	738,840	0	738,840	10,278,681
2053	91/90	52,913	0	155,105	0	208,018	749,011	0	749,011	10,049,928
2054	92/91	53,707	0	157,068	0	210,775	759,011	0	759,011	9,801,516

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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
2055	93/92	54,513	0	158,713	0	213,226	768,902	0	768,902	9,532,647
2056	94/93	55,331	0	158,224	0	213,555	778,186	0	778,186	9,242,984
2057	95/94	56,161	0	157,269	0	213,430	787,294	0	787,294	8,931,749

Sample

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Long Term Care Wealth Effect

Base Facts with LTC is Needed - Charles

Prepared for Charles and Katherine SampleClient

The true cost of long term care is not limited to the additional outlay to the long term care providers. There is also an opportunity cost which is the lost investment growth on that money. Whether paying for long term care from income or from existing investments, family wealth will be reduced which could prove difficult for the surviving spouse.

The defined long term care event for **Charles** results in a cumulative out-of-pocket cost of **\$635,680** offset by existing insurance benefits of **\$0** for a net cost of **\$635,680**. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

	Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event	SUMMARY
Start of LTC Event (2037)		\$11,068,061	\$11,068,061	Total Cost (2037-2041) \$635,680
End of LTC Event (2041)		\$10,553,837	\$9,975,291	Insurance Benefits (2037-2041) \$0
Last Death (2058)		\$5,334,780	\$4,345,653	Net Cost (2037-2041) \$635,680
				Wealth Reduction \$578,546 (2041) \$989,127 (2058)

The defined long term care event for **Charles** could result in the depletion of **\$989,127**, or **18.54%**, of portfolio assets by **2058**.

Wealth Effect of Long Term Care

The chart below compares your total portfolio assets with and without the defined long term care event.

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Sample

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Long Term Care Wealth Effect

Base Facts with LTC is Needed - Katherine

Prepared for Charles and Katherine SampleClient

The true cost of long term care is not limited to the additional outlay to the long term care providers. There is also an opportunity cost which is the lost investment growth on that money. Whether paying for long term care from income or from existing investments, family wealth will be reduced which could prove difficult for the surviving spouse.

The defined long term care event for **Katherine** results in a cumulative out-of-pocket cost of **\$647,759** offset by existing insurance benefits of **\$0** for a net cost of **\$647,759**. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

SUMMARY

Total Cost (2038-2042)

\$647,759

Insurance Benefits (2038-2042)

\$0

Net Cost (2038-2042)

\$647,759

Wealth Reduction

\$589,949 (2042)

\$976,865 (2058)

	Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event
Start of LTC Event (2038)		\$10,993,246	\$10,993,246
End of LTC Event (2042)		\$10,405,974	\$9,816,025
Last Death (2058)		\$5,334,780	\$4,357,915

The defined long term care event for **Katherine** could result in the depletion of **\$976,865**, or **18.31%**, of portfolio assets by **2058**.

Wealth Effect of Long Term Care

The chart below compares your total portfolio assets with and without the defined long term care event.

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Sample

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Disability Wealth Effect

Base Facts with Disability - Charles

Prepared for Charles and Katherine SampleClient

The true cost of disability is not limited to the lost income from being unable to work or any extra medical costs. There is also an opportunity cost resulting from not being able to invest and grow any of that money. This report looks at the overall wealth that could be lost due to a disability event.

The defined disability event for **Charles** results in a direct cost of **\$4,972,438** offset by cumulative disability benefits of **\$479,808** for a net cost of **\$4,492,630**.

SUMMARY

	Year	Portfolio Assets without Disability	Portfolio Assets with Disability	
Start of Disability Event (2020)	\$1,760,792	\$1,760,792	\$1,760,792	Total Costs (2020-2057) \$4,972,438
End of Disability Event (2057)	\$5,736,170		(\$1,281,384)	Disability Benefits (2020-2057) \$479,808
Last Death (2058)	\$5,334,780		(\$1,872,118)	Net Cost (2020-2057) \$4,492,630
				Wealth Reduction \$7,017,554 (2057) \$7,206,898 (2058)

The defined disability event for **Charles** could result in the depletion of **\$7,206,898**, or **over 100.00%**, of portfolio assets by **2058**.

Wealth Effect of Disability

The effect of disability on wealth can be significant due to the lost investment potential of assets. The chart below illustrates this wealth reduction by comparing total portfolio assets with and without the defined disability event.



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Education Planning

Prepared for Charles and Katherine SampleClient

The following pages review your goal of paying for your grandchildren's college education.

Sample

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Cost of Education

Base Facts

Prepared for Charles and Katherine SampleClient

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

For Morgan's College, you have defined that education begins in 2029, lasts for 4 years (through 2032), and will have an annual cost of \$50,000 in today's dollars. These costs are expected to grow at a rate of 1.90% beginning immediately.

You can expect the first year of college to actually cost \$62,670 when it begins, with a total cost of \$257,915 by the time it ends.

SUMMARY

Education Occurs
2029 - 2032

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

Costs Grow at

1.90%

Annual Cost in 2029

\$62,670

Total 4 Year Cost

\$257,915

How Will Your Costs Grow?

The chart below illustrates the mounting costs of this education. You can expect an annual cost of \$50,000 today to grow to \$62,670 in 2029 and \$66,310 in 2032.



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Cost of Education

Base Facts

Prepared for Charles and Katherine SampleClient

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

For Adam's College, you have defined that education begins in **2032**, lasts for **4 years** (through **2035**), and will have an annual cost of **\$50,000** in today's dollars. These costs are expected to grow at a rate of **1.90%** beginning **immediately**.

You can expect the first year of college to actually cost **\$66,310** when it begins, with a total cost of **\$272,896** by the time it ends.

SUMMARY

Education Occurs
2032 - 2035

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

Costs Grow at
1.90%

Annual Cost in 2032
\$66,310

Total 4 Year Cost
\$272,896

How Will Your Costs Grow?

The chart below illustrates the mounting costs of this education. You can expect an annual cost of **\$50,000** today to grow to **\$66,310** in **2032** and **\$70,162** in **2035**.



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Funding Your Education

Base Facts

Prepared for Charles and Katherine SampleClient

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

You currently have **\$0** of dedicated funds available for **Morgan's College** expense. Planned savings and assumed growth would result in a total of **\$0** of dedicated funds available for the education goal. These funds are used against a total **4 year** cost of **\$257,915** resulting in a **\$257,915** shortfall of dedicated assets. Non-dedicated assets are assumed to fund the remaining goal shortfall.

The projected **shortfall** from dedicated assets towards **Morgan's College** expense is **\$257,915**, or **100%** underfunded. Non-dedicated assets are assumed to fund the remaining goal shortfall.

SUMMARY

Total 4 Year Cost	\$257,915
Current Funding	\$0 (Dedicated)
Total Funding	\$0 (Dedicated)
	\$257,915 (Non-Dedicated)
Shortfall	\$257,915 (Dedicated)
	\$0 (Non-Dedicated)
Percent Funded	0% (Dedicated)
	100% (Non-Dedicated)

Will There Be Enough?

The chart below illustrates your available dedicated funding for this education goal. Your dedicated assets provide a funding level of **\$0** towards the goal. Non-dedicated assets are used to fund the remaining **\$257,915**.



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Funding Your Education

Base Facts

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

You currently have **\$0** of dedicated funds available for **Adam's College** expense. Planned savings and assumed growth would result in a total of **\$0** of dedicated funds available for the education goal. These funds are used against a total **4 year** cost of **\$272,896** resulting in a **\$272,896** shortfall of dedicated assets. Non-dedicated assets are assumed to fund the remaining goal shortfall.

The projected **shortfall** from dedicated assets towards **Adam's College** expense is **\$272,896**, or **100%** underfunded. Non-dedicated assets are assumed to fund the remaining goal shortfall.

SUMMARY

Total 4 Year Cost	\$272,896
Current Funding	\$0 (Dedicated)
Total Funding	\$0 (Dedicated)
	\$272,896 (Non-Dedicated)
Shortfall	\$272,896 (Dedicated)
	\$0 (Non-Dedicated)
Percent Funded	0% (Dedicated)
	100% (Non-Dedicated)

Will There Be Enough?

The chart below illustrates your available dedicated funding for this education goal. Your dedicated assets provide a funding level of **\$0** towards the goal. Non-dedicated assets are used to fund the remaining **\$272,896**.



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Options for Meeting Education Needs

Base Facts

Prepared for Charles and Katherine SampleClient

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

Save More Each Month

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

To cover your funding shortfall solely from dedicated assets by saving more each month, you would need to save an additional **\$1,053 per month** (or **\$12,635 per year**) through **2031**. This solution assumes that these new funds will grow at a rate of **4.56%**.

SUMMARY

Increase Savings by
\$1,053 (monthly)
\$12,635 (annually)
Total Cost of Education
\$257,915
Total Funding
\$257,915
Percent Funded
100%

Set Aside More Now

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

To make up your funding shortfall solely from dedicated assets by increasing the lump sum available today, you would need to put aside **\$141,296** in addition to the **\$0** currently available, for a total of **\$141,296**. This solution assumes that these new funds will grow at a rate of **4.56%**.

SUMMARY

Increase Funds by
\$141,296 to a total
of **\$141,296**
Total Cost of Education
\$257,915
Total Funding
\$257,915
Percent Funded
100%

Reduce Costs

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

To fully fund the goal solely from dedicated assets by reducing the expense, the annual cost would need to be reduced by **\$50,000** to **\$0** per year. This solution assumes that your education cost will grow at a rate of **1.90%** each year.

SUMMARY

Reduce Annual Cost by
\$50,000 to a total
of **\$0**
New Cost of Education
\$0
Total Funding
\$0
Percent Funded
100%

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Options for Meeting Education Needs

Base Facts

Prepared for Charles and Katherine SampleClient

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

Save More Each Month

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

To cover your funding shortfall solely from dedicated assets by saving more each month, you would need to save an additional **\$861 per month** (or **\$10,336 per year**) through **2034**. This solution assumes that these new funds will grow at a rate of **4.56%**.

SUMMARY

Increase Savings by
\$861 (monthly)
\$10,336 (annually)
Total Cost of Education
\$272,896
Total Funding
\$272,896
Percent Funded
100%

Set Aside More Now

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

To make up your funding shortfall solely from dedicated assets by increasing the lump sum available today, you would need to put aside **\$130,783** in addition to the **\$0** currently available, for a total of **\$130,783**. This solution assumes that these new funds will grow at a rate of **4.56%**.

SUMMARY

Increase Funds by
\$130,783 to a total
of **\$130,783**
Total Cost of Education
\$272,896
Total Funding
\$272,896
Percent Funded
100%

Reduce Costs

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

To fully fund the goal solely from dedicated assets by reducing the expense, the annual cost would need to be reduced by **\$50,000** to **\$0** per year. This solution assumes that your education cost will grow at a rate of **1.90%** each year.

SUMMARY

Reduce Annual Cost by
\$50,000 to a total
of **\$0**
New Cost of Education
\$0
Total Funding
\$0
Percent Funded
100%

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Estate Plan Review

Prepared for Charles and Katherine SampleClient

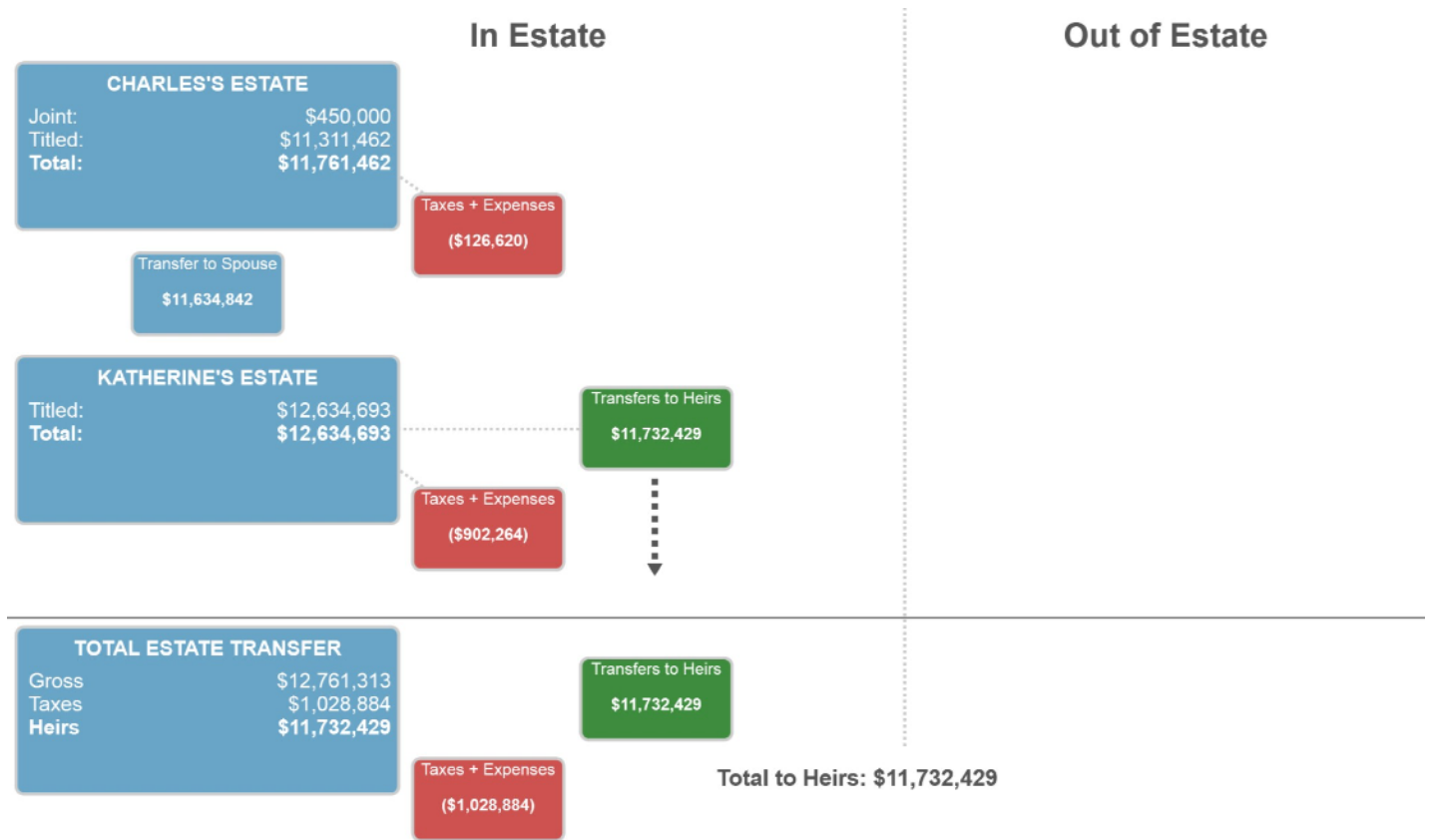
Sample

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Estate Flow Chart

Base Facts

Prepared for Charles and Katherine SampleClient



Sample

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Estate Flow Chart

Base Facts

Prepared for Charles and Katherine SampleClient

Sample

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CHARLES'S ESTATE

Estate Value

Business Interests	\$10,000,000
Cash Equivalents	25,000
Life Insurance	200,000
Personal Property	175,000
Qualified Retirement	449,509
Real Estate	300,000
Taxable Investments	611,953
Estate Value:	11,761,462

Transfers to Spouse

Business Interests	\$10,000,000
Cash Equivalents	25,000
Life Insurance	200,000
Personal Property	175,000
Probate & Final Expenses	(126,620)
Qualified Retirement	449,509
Real Estate	300,000
Taxable Investments	611,953
Transfers to Spouse:	11,634,842

Taxes & Expenses

Probate & Final Expenses	(\$126,620)
Taxes & Expenses:	(126,620)

KATHERINE'S ESTATE

Estate Value

Business Interests	\$10,000,000
Cash Equivalents	50,000
Life Insurance	250,000
Personal Property	500,000
Probate & Final Expenses	(126,620)
Qualified Retirement	749,360
Real Estate	600,000
Taxable Investments	611,953
Estate Value:	12,634,693

Transfers to Heirs

Kellie Quinn	\$3,910,815
Brian SampleClient	3,910,807
Patrick and Karen SampleClient	3,910,807
Transfers to Heirs:	11,732,429

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Sample

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Estate Tax Calculation

Base Facts

Prepared for Charles and Katherine SampleClient

The Estate Tax Calculation Report shows the values used to calculate your potential estate tax liability.

CHARLES'S ESTATE TAX CALCULATIONS

Gross Estate

Audi	\$50,000
Beach House	175,000
Cash Equivalents	25,000
Qualified Retirement	449,509
Taxable Investments	611,953
Home	125,000
Other Personal Property	125,000
Life Insurance	200,000
Sample Enterprises	10,000,000
	11,761,462

Taxable Estate

Gross Estate:	\$11,761,462
LESS: Probate and Final Expenses:	(126,620)
LESS: Marital Deduction:	(11,634,842)
	Taxable Estate: 0

Estate Tax

Tentative Tax:	\$0
LESS: Unified Credit:	(2,141,800)
	0

Total Taxes & Expenses

Estate Tax:	\$0
Probate and Expenses:	126,620
	Total Taxes & Expenses: 126,620

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KATHERINE'S ESTATE TAX CALCULATIONS

Gross Estate

Beach House	\$350,000
Cash Equivalents	50,000
Home	250,000
Other Personal Property	250,000
Qualified Retirement	749,360
Life Insurance	200,000
Audi	50,000
Taxable Investments	611,953
Probate & Final Expenses	(126,620)
Jewelry	100,000
Mercedes SUV	100,000
Life Insurance	50,000
Sample Enterprises	10,000,000
	12,634,693

Taxable Estate

Gross Estate:	\$12,634,693
LESS: Probate and Final Expenses:	(138,353)
Taxable Estate:	12,496,340

Estate Tax

Tentative Tax:	\$4,944,336
LESS: Unified Credit:	(4,337,800)
	606,536

Total Taxes & Expenses

Estate Tax:	\$606,536
Probate and Expenses:	138,353
Tax on Income with Respect to Decedent (35.0% of \$749,360):	262,276
IRD Estate Tax Credit (Estate Tax on \$262,276):	(104,910)
Total Taxes & Expenses:	902,255

Total Taxes & Expenses for Both Deaths: 1,028,875

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Insurance Liquidity

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

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

You are projected to have an estate liquidity deficit of **\$953,036** in **2017**.

ASSUMPTIONS

- **Charles and Katherine SampleClient** die simultaneously in each year analyzed.
- Resources available include **insurance only**.

Resources available at **Charles and Katherine SampleClient's** death in **2017** are:

- Insurance proceeds on Charles's life will total **\$200,000**.
- Insurance proceeds on Katherine's life will total **\$50,000**.
- Portfolio assets will total **\$1,534,370**.

Expected estate expenses at **Charles and Katherine SampleClient's** death in **2017** are:

- Income tax on IRD, skip gift tax and/or estate taxes will total **\$932,634**.
- Probate and expenses will total **\$270,402**.

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Sample

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Insurance Liquidity

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

Year	Age	Insurance In Estate	Insurance Out Of Estate	Total Insurance Benefit	Total Transfer Cost	Surplus / Deficit
2017	55/54	\$250,000	\$0	\$250,000	\$1,203,036	(\$953,036)
2018	56/55	250,000	0	250,000	1,295,867	(1,045,867)
2019	57/56	250,000	0	250,000	1,395,210	(1,145,210)
2020	58/57	250,000	0	250,000	1,509,860	(1,259,860)
2021	59/58	250,000	0	250,000	1,623,733	(1,373,733)
2022	60/59	250,000	0	250,000	1,737,122	(1,487,122)
2023	61/60	250,000	0	250,000	1,865,973	(1,615,973)
2024	62/61	250,000	0	250,000	975,077	(725,077)
2025	63/62	200,000	0	200,000	939,332	(739,332)
2026	64/63	200,000	0	200,000	915,182	(715,182)
2027	65/64	200,000	0	200,000	897,654	(697,654)
2028	66/65	100,000	0	100,000	924,140	(824,140)
2029	67/66	100,000	0	100,000	951,933	(851,933)
2030	68/67	100,000	0	100,000	981,365	(881,365)
2031	69/68	100,000	0	100,000	1,012,157	(912,157)
2032	70/69	100,000	0	100,000	1,042,849	(942,849)
2033	71/70	100,000	0	100,000	1,047,409	(947,409)
2034	72/71	100,000	0	100,000	1,050,813	(950,813)
2035	73/72	100,000	0	100,000	1,052,959	(952,959)
2036	74/73	100,000	0	100,000	1,055,218	(955,218)
2037	75/74	100,000	0	100,000	1,056,070	(956,070)
2038	76/75	100,000	0	100,000	1,055,384	(955,384)
2039	77/76	100,000	0	100,000	1,053,149	(953,149)
2040	78/77	100,000	0	100,000	1,049,172	(949,172)
2041	79/78	100,000	0	100,000	1,043,388	(943,388)
2042	80/79	100,000	0	100,000	1,035,730	(935,730)
2043	81/80	100,000	0	100,000	1,026,060	(926,060)
2044	82/81	100,000	0	100,000	1,014,242	(914,242)
2045	83/82	100,000	0	100,000	1,000,126	(900,126)
2046	84/83	100,000	0	100,000	983,562	(883,562)

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Year	Age	Insurance In Estate	Insurance Out Of Estate	Total Insurance Benefit	Total Transfer Cost	Surplus / Deficit
2047	85/84	100,000	0	100,000	964,630	(864,630)
2048	86/85	100,000	0	100,000	943,309	(843,309)
2049	87/86	100,000	0	100,000	919,486	(819,486)
2050	88/87	100,000	0	100,000	893,053	(793,053)
2051	89/88	100,000	0	100,000	863,907	(763,907)
2052	90/89	100,000	0	100,000	832,308	(732,308)
2053	91/90	100,000	0	100,000	798,350	(698,350)
2054	92/91	100,000	0	100,000	762,014	(662,014)
2055	93/92	100,000	0	100,000	723,287	(623,287)
2056	94/93	100,000	0	100,000	682,666	(582,666)
2057	95/94	100,000	0	100,000	640,391	(540,391)
2058	96/95	0	0	0	540,746	(540,746)

Sample

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Estate Transfer

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

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



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Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

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

Year	Age	Gross Estate	Taxes & Expenses	Net To Heirs	Total To Heirs
2017	55/54	\$13,138,947	\$1,203,036	\$11,935,910	\$11,935,910
2018	56/55	13,529,920	1,295,867	12,234,048	12,234,048
2019	57/56	13,934,326	1,395,210	12,539,111	12,539,111
2020	58/57	14,353,026	1,509,860	12,843,160	12,843,160
2021	59/58	14,785,963	1,623,733	13,162,228	13,162,228
2022	60/59	15,233,672	1,737,122	13,496,549	13,496,549
2023	61/60	15,696,326	1,865,973	13,830,351	13,830,351
2024	62/61	13,386,383	975,077	12,411,297	12,411,297
2025	63/62	13,394,586	939,332	12,455,253	12,455,253
2026	64/63	13,443,593	915,182	12,528,407	12,528,407
2027	65/64	13,483,639	897,654	12,585,986	12,585,986
2028	66/65	13,425,992	924,140	12,501,851	12,501,851
2029	67/66	13,412,488	951,933	12,460,556	12,460,556
2030	68/67	13,403,869	981,365	12,422,504	12,422,504
2031	69/68	13,392,463	1,012,157	12,380,306	12,380,306
2032	70/69	13,301,252	1,042,849	12,258,402	12,258,402
2033	71/70	13,235,599	1,047,409	12,188,188	12,188,188
2034	72/71	13,155,282	1,050,813	12,104,463	12,104,463
2035	73/72	13,059,761	1,052,959	12,006,801	12,006,801
2036	74/73	13,023,144	1,055,218	11,967,925	11,967,925
2037	75/74	12,974,076	1,056,070	11,918,006	11,918,006
2038	76/75	12,912,010	1,055,384	11,856,626	11,856,626
2039	77/76	12,836,505	1,053,149	11,783,351	11,783,351
2040	78/77	12,746,918	1,049,172	11,697,746	11,697,746
2041	79/78	12,642,639	1,043,388	11,599,249	11,599,249
2042	80/79	12,523,064	1,035,730	11,487,334	11,487,334
2043	81/80	12,387,392	1,026,060	11,361,331	11,361,331
2044	82/81	12,234,886	1,014,242	11,220,645	11,220,645
2045	83/82	12,064,765	1,000,126	11,064,636	11,064,636

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Year	Age	Gross Estate	Taxes & Expenses	Net To Heirs	Total To Heirs
2045	83/82	12,064,765	1,000,126	11,064,636	11,064,636
2046	84/83	11,876,182	983,562	10,892,620	10,892,620
2047	85/84	11,668,505	964,630	10,703,876	10,703,876
2048	86/85	11,440,941	943,309	10,497,625	10,497,625
2049	87/86	11,192,613	919,486	10,273,127	10,273,127
2050	88/87	10,922,573	893,053	10,029,515	10,029,515
2051	89/88	10,629,863	863,907	9,765,954	9,765,954
2052	90/89	10,313,956	832,308	9,481,648	9,481,648
2053	91/90	9,974,031	798,350	9,175,680	9,175,680
2054	92/91	9,609,068	762,014	8,847,055	8,847,055
2055	93/92	9,218,048	723,287	8,494,754	8,494,754
2056	94/93	8,800,286	682,666	8,117,621	8,117,621
2057	95/94	8,354,937	640,391	7,714,545	7,714,545
2058	96/95	7,929,081	540,746	7,388,333	7,388,333

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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 advisor.

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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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