



Financial Road Map

Prepared for: **Jon and Katie Traditional**
February 05, 2013

Prepared by:
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Disclaimer

About Your Financial Plan or Consulting Report

This financial plan or consulting report (“the written report”) is only a general guideline that is designed to review your current financial situation and to assist you in making financial decisions related to your stated financial needs, priorities, and concerns. Its ultimate goal is to recommend actions designed to help you achieve your stated financial objectives.

The written report and any recommended courses of action contained herein are based on the information you have provided. As such, the analyses and any graphs are dependent upon the accuracy of the data you have provided. Depending upon the scope of planning or consulting services you have identified in your Advisory Services Client Agreement, you should be aware of the following:

- To the extent that you have been asked to assign assumed rates of return to the assets included in this analysis, different types of assets may be assigned different assumed rates. You may want to consider the historical rates of return on various asset classes as a basis for your decision. Of course, there is no guarantee that these returns will be repeated in the future and you may decide that a more conservative assumed rate of return is more appropriate for your circumstances.
- Any assumed rates of return used to illustrate insurance concepts, investment gains and losses, and income tax or estate planning issues are merely hypothetical and have been used for illustration purposes only. There is no guarantee that any of these assumed rates of return will actually be achieved, and as always, past performance is no guarantee of future results. If you decide to employ dollar cost averaging, you should be aware that dollar cost averaging does not protect against loss in a declining market, nor does it guarantee profit.
- All investments carry the risk of losing value, including potentially the complete loss of principal. Investments that may offer potentially higher rates of return are associated with higher levels of risk, while lower risk investments generally offer lower potential returns. The higher the risk level of your portfolio, the higher the volatility you can expect from month to month regarding the value of your investments.
- Some recommendations may include life insurance which – while possessing certain tax advantages and investment features – is primarily an insurance product. Cash withdrawals from, or unpaid loans against, the cash value of a life insurance policy will reduce the policy’s cash value and its death benefit, and could result in an adverse tax liability. Insurance premiums illustrated are subject to underwriting approval and should be regarded as an assumption only for planning purposes. Premiums may be higher or lower and may be required for more or fewer years depending on actual policy terms and performance.
- This written report is to be used as a planning tool only and is not to solicit the purchase of any particular insurance or investment product. Also, the hypothetical account calculations are not used to solicit the sale of any particular insurance or investment product.
- Any final decisions relating to tax, insurance or investment strategies and cash flow management are yours to make. Terminating and replacing insurance or investments may subject the owner to additional fees and charges, as well as new surrender periods. Although the written report may contain income tax calculations and legal concepts, it does not constitute tax or legal advice, and it may not be relied on for purposes of avoiding any Federal tax penalties. You should seek tax and legal advice from your personal tax or legal counsel.
- Since the future cannot be forecast with any certainty, your financial goals and objectives, your personal or business circumstances, and various laws and market conditions will likely change over time. As a result, the actual results you experience may vary from the hypothetical illustrations contained in the written report. Because of these constant changes, you should consider periodic reviews (at least annually) of the written report to update and fine-tune the recommendations in the report.

I/We have received and read this Disclaimer page and understand how the assumptions and limitations effect this plan. Furthermore, I understand that no calculations or results are guaranteed.

Client(s): _____
Jon Traditional _____ Date _____

Katie Traditional _____ Date _____

Advisor: _____
Adam Solano _____ Date _____

Sample

Fact Summary - Growth Rates

Base Facts

Prepared for Jon and Katie Traditional

The Growth Rates Summary report shows assets and the assigned growth models.

PRE-RETIREMENT RATES OF RETURN

Investment Account Type	Value	Rate of Return	Model Portfolio (Rate)	Allocation %
Cash Equivalents				
	\$40,000	0.00%	No Growth (0.00%)	100.00%
Taxable Investments				
	\$218,276	7.73%	By Asset Mix (7.73%)	100.00%
Qualified Retirement				
	\$470,592	6.61%	By Asset Mix (6.61%)	100.00%
529 Plans				
	\$48,880	7.41%	By Asset Mix (7.41%)	100.00%
Roth IRAs				
	\$113,820	8.74%	By Asset Mix (8.74%)	100.00%

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Base Facts

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The Growth Rates Summary report shows assets and the assigned growth models.

POST-RETIREMENT RATES OF RETURN

Investment Account Type	Value	Rate of Return	Model Portfolio (Rate)	Allocation %
Cash Equivalents				
	\$40,000	0.00%	No Growth (0.00%)	100.00%
Taxable Investments				
	\$218,276	5.56%	Income (5.56%)	100.00%
Qualified Retirement				
	\$470,592	4.95%	Asset Preservation (4.95%)	100.00%
529 Plans				
	\$48,880	7.41%	By Asset Mix (7.41%)	100.00%
Roth IRAs				
	\$113,820	5.56%	Income (5.56%)	100.00%

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Fact Summary - Growth Rates

Base Facts

Prepared for Jon and Katie Traditional

The Growth Rates Summary report shows assets and the assigned growth models.

MODEL PORTFOLIOS

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

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Inflation Rate						
Consumer Price Index	100.00%	2.48%	2.50%	1.17%	20	12/31/2011
Total	100.00%	2.48%				
Asset Preservation						
Barclays U.S. Aggregate Bond Index	40.00%	6.47%	6.58%	3.73%	20	12/31/2011
Ibbotson Municipal Bond Index	20.00%	5.50%	5.91%	8.79%	20	12/31/2011
30 Day T-Bill Rate	40.00%	3.16%	3.17%	0.56%	20	12/31/2011
Total	100.00%	4.95%				
Income						
S&P 500 Index	12.00%	7.78%	9.04%	15.02%	20	12/31/2011
Barclays U.S. Aggregate Bond Index	38.00%	6.47%	6.58%	3.73%	20	12/31/2011
Ibbotson Municipal Bond Index	25.00%	5.50%	5.91%	8.79%	20	12/31/2011
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Total	100.00%	5.56%				
Enhanced Income						
S&P 500 Index	25.00%	7.78%	9.04%	15.02%	20	12/31/2011
Barclays U.S. Aggregate Bond Index	35.00%	6.47%	6.58%	3.73%	20	12/31/2011
Ibbotson Municipal Bond Index	15.00%	5.50%	5.91%	8.79%	20	12/31/2011
30 Day T-Bill Rate	25.00%	3.16%	3.17%	0.56%	20	12/31/2011
Total	100.00%	5.82%				
Growth And Income - Recommended						
S&P/Citigroup 500 Value	5.00%	6.73%	8.13%	15.86%	17	12/31/2011
S&P 500 Index	20.00%	7.78%	9.04%	15.02%	20	12/31/2011
Russell 2500 Value Index	10.00%	11.03%	12.60%	16.43%	20	12/31/2011
MSCI EAFE TR Index	5.00%	4.92%	6.48%	16.96%	20	12/31/2011
Barclays U.S. Aggregate Bond Index	35.00%	6.47%	6.58%	3.73%	20	12/31/2011
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Growth						
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Aggressive Growth						

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MSCI Emerging Market Free Price Index	5.00%	11.61%	15.21%	24.62%	10	12/31/2011
MSCI EAFE TR Index	15.00%	4.92%	6.48%	16.96%	20	12/31/2011
Barclays U.S. Aggregate Bond Index	5.00%	6.47%	6.58%	3.73%	20	12/31/2011
Total	100.00%	8.08%				

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

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

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

Sample

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Fact Summary - Assumptions

Base Facts

Prepared for Jon and Katie Traditional

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

MODEL PORTFOLIOS

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Total	100.00%	8.08%				

TAX MODE

Tax Mode: Form 1040

Tax Exemptions: automatic

TAX RATES

Federal Tax Rates

Federal Income Tax Adjustment:
Adjustment Starts: 2010

Adjustment Indexed At: 2.48%
Adjustment Ends: 2023

State and Local Income Tax

Apply State Income Tax to...

Non-Taxable Income from Taxable Investments?: No
Deferred Compensation Plans?: Yes

Qualified Retirement Plans?: Yes

Use State Death Tax Schedule: No
State Income Tax Adjustment:
Adjustment Starts: 2010

Adjustment Indexed At: 2.48%
Adjustment Ends: 2023

Other Rates

Heirs Income Tax Rate (IRD): 35.0%
Present Value Discount: 1.40%

IRC Sec. 7520: 1.4%
Default Income Tax Rate for Entities: 35.0%

SIMULATION

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

Default Core Cash Account Growth Rate:

RETIREMENT AND DEATH

Jon Traditional

Retirement Age: 65 (2023)
Probate Rate:

Assumed Age of Death: 90 (2048)
Final Expenses: \$0

Katie Traditional

Retirement Age: 65 (2028)
Probate Rate:

Assumed Age of Death: 90 (2053)
Final Expenses: \$0

Estate Analysis Reports will end in 2053 (40 years)

The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 (Tax Relief Act of 2010) extends the "sunset" provision contained in The Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA), which was to repeal the EGTRRA tax law changes on December 31, 2010, to December 31, 2012. Unless there is future legislation, the tax laws affected by the provision of the Tax Relief Act of 2010 will revert on January 1, 2013 to their status prior to EGTRRA; this affects income tax rates and deductions as well as gift, estate and generation-skipping transfer tax rates and exemptions.

Tax law changes at the federal and state levels are subject to change particularly over the long term. The information contained in this analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Note: 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 advisor before implementing any tax or legal strategies.

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Fact Summary - Insurance

Base Facts

Prepared for Jon and Katie Traditional

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

INSURANCE, LIFE

Term Life on Jon

Death Benefit: \$750,000
Insured: Jon Traditional
Annual Premium: \$900

Institution:
Owner: Jon Traditional

Primary Beneficiaries

Katie Traditional (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Term Policy for Katie

Death Benefit: \$250,000
Insured: Katie Traditional
Annual Premium: \$200

Institution:
Owner: Katie Traditional

Primary Beneficiaries

Jon Traditional (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

INSURANCE, DISABILITY

Disability Policy from Work

Benefit: 65% of Jon's Salary
Policy Type: Group Long Term
Owner: Jon Traditional
Maximum Initial Benefit Cap: \$120,000
Elimination Period: 90 Days

Institution:
Insured: Jon Traditional
Annual Premium: \$450
Maximum Annual Benefit:
Benefit Period: Age 65

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Balance Sheet - In Estate

Base Facts as of February 5, 2013

Prepared for Jon and Katie Traditional

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

Assets	Jon	Katie	Joint - ROS	Total
Vanguard Money Market	--	--	\$40,000	\$40,000
Merrill Lynch Account	\$218,276	--	--	\$218,276
Jon's 401K	\$323,702	--	--	\$323,702
Katie's Roth 403b	--	\$146,890	--	\$146,890
Katie's Roth IRA (converted)	--	\$113,820	--	\$113,820
Home	--	--	\$300,000	\$300,000
Total Assets:	\$541,978	\$260,710	\$340,000	\$1,142,688
Liabilities	Jon	Katie	Joint - ROS	Total
Home Mortgage	--	--	(\$110,000)	(\$110,000)
Total Liabilities:	\$0	\$0	(\$110,000)	(\$110,000)
Total Net Worth:	\$541,978	\$260,710	\$230,000	\$1,032,688

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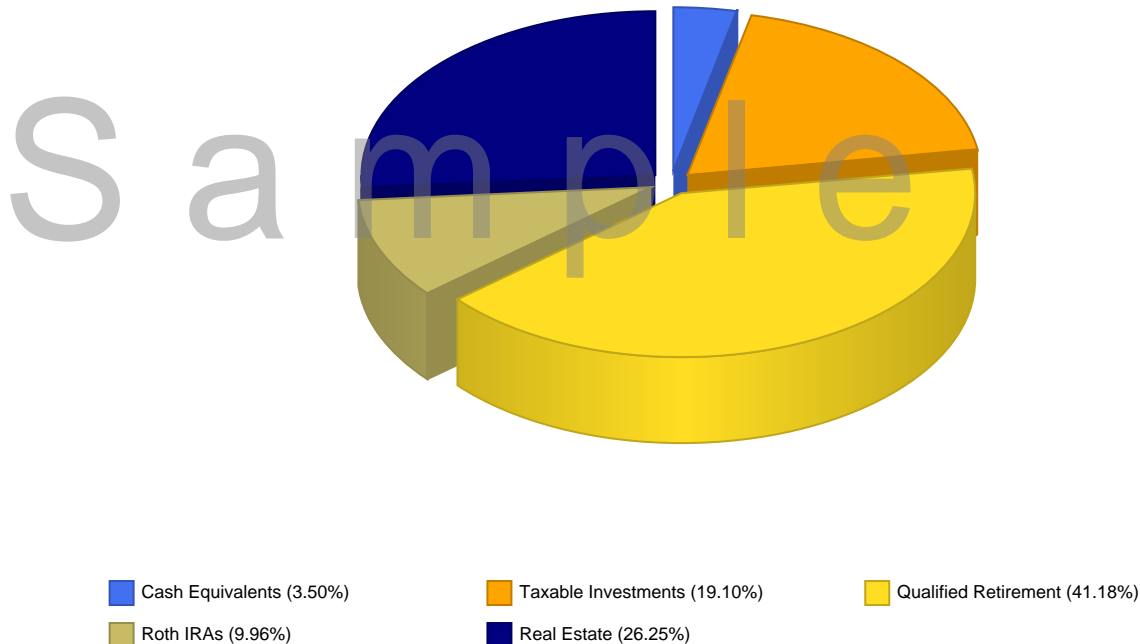
Balance Sheet - In Estate

Base Facts as of February 5, 2013

Prepared for Jon and Katie Traditional

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

Breakdown by Asset Type - Current Year (2013)



■ Cash Equivalents (3.50%) ■ Taxable Investments (19.10%) ■ Qualified Retirement (41.18%)
■ Roth IRAs (9.96%) ■ Real Estate (26.25%)

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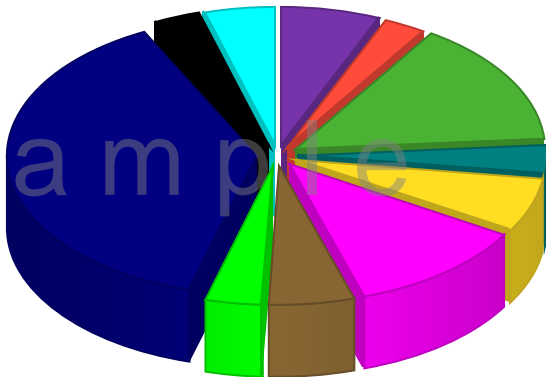
Investments - Asset Allocation

As of February 05, 2013

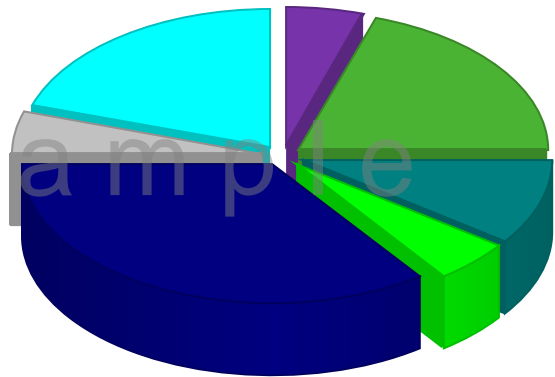
Prepared for Jon and Katie Traditional

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



Recommended Portfolio (Growth And Income)



- Large Value (6.41%)
- Large Blend (14.63%)
- Sm/Mid Growth (6.40%)
- Balanced (5.48%)
- Tax Bonds (38.28%)
- Cash (4.49%)
- Large Growth (2.70%)
- Sm/Mid Value (3.45%)
- Sm/Mid Blend (11.58%)
- Int'l (3.68%)
- Commodities (2.91%)

- Large Value (5.00%)
- Large Blend (20.00%)
- Sm/Mid Value (10.00%)
- Tax Bonds (35.00%)
- Cash (20.00%)
- Int'l (5.00%)
- Muni Bonds (5.00%)

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Investments - Asset Allocation

As of February 05, 2013

Prepared for Jon and Katie Traditional

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

	Large Value	Large Growth	Large Blend	Sm/Mid Value	Sm/Mid Growth	Sm/Mid Blend	Balanced	Int'l	Tax Bonds	Muni Bonds	Commodities	Cash	Total
ALL ASSETS - CURRENT ALLOCATION													
529 Virginia Plan for Peter	\$0	\$0	\$0	\$0	\$0	\$0	\$48,880	\$0	\$0	\$0	\$0	\$0	\$48,880
Jon's 401K	0	0	124,164	0	0	0	0	0	199,538	0	0	0	\$323,702
Katie's Roth 403b	0	0	0	0	0	0	0	14,380	106,530	0	25,980	0	\$146,890
Katie's Roth IRA (converted)	0	0	0	0	0	78,620	0	0	35,200	0	0	0	\$113,820
Merrill Lynch Account	57,165	24,049	6,246	30,716	57,044	24,660	0	18,396	0	0	0	0	\$218,276
Vanguard Money Market	0	0	0	0	0	0	0	0	0	0	0	40,000	\$40,000
Totals	57,165	24,049	130,410	30,716	57,044	103,280	48,880	32,776	341,268	0	25,980	40,000	\$891,568

RECOMMENDED PORTFOLIO (GROWTH AND INCOME)

Recommended Portfolio (Growth Inc)	5.00%	0.00%	20.00%	10.00%	0.00%	0.00%	0.00%	5.00%	35.00%	5.00%	0.00%	20.00%	100.00%
	Large Value	Large Growth	Large Blend	Sm/Mid Value	Sm/Mid Growth	Sm/Mid Blend	Balanced	Int'l	Tax Bonds	Muni Bonds	Commodities	Cash	Total
All Assets	6.41%	2.70%	14.63%	3.45%	6.40%	11.58%	5.48%	3.68%	38.28%	0.00%	2.91%	4.49%	100.00%
Recommended Portfolio (Growth Inc)	5.00%	0.00%	20.00%	10.00%	0.00%	0.00%	0.00%	5.00%	35.00%	5.00%	0.00%	20.00%	100.00%
% Disparity	-1.41%	-2.70%	5.37%	6.55%	-6.40%	-11.58%	-5.48%	1.32%	-3.28%	5.00%	-2.91%	15.51%	
\$ Disparity	(12,587)	(24,049)	47,904	58,441	(57,044)	(103,280)	(48,880)	11,802	(29,219)	44,578	(25,980)	138,314	

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

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

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

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

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

Sample

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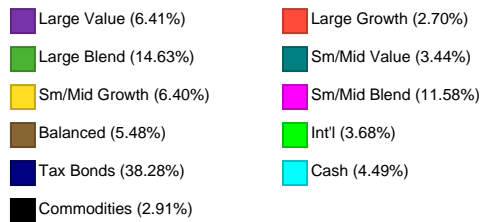
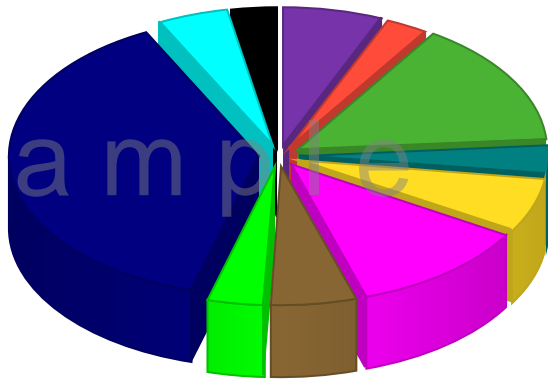
Investments - Asset Class Summary

As of February 05, 2013

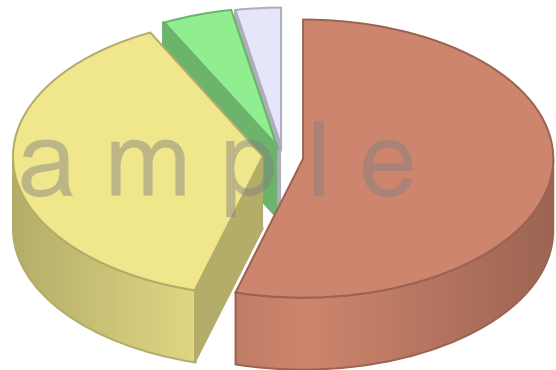
Prepared for Jon and Katie Traditional

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

All Assets - Asset Classes



All Assets - Asset Types



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Investments - Asset Class Summary

As of February 05, 2013

Prepared for Jon and Katie Traditional

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				
	Large-Cap Value	\$57,165.80	11.80%	6.41%
	Large-Cap Growth	\$24,054.30	4.97%	2.70%
	Large-Cap Blend	\$130,415.00	26.93%	14.63%
	Small/Mid-Cap Value	\$30,711.00	6.34%	3.44%
	Small/Mid-Cap Growth	\$57,036.00	11.78%	6.40%
	Small/Mid-Cap Blend	\$103,280.00	21.32%	11.58%
	Balanced	\$48,880.00	10.09%	5.48%
	Emerging Markets	\$0.00	--	--
	International	\$32,782.00	6.77%	3.68%
	Subtotal	\$484,324.10		54.32%
TAXABLE BONDS				
	Taxable Bonds	\$341,260.00	100.00%	38.28%
	Inflation Protected Securities	\$0.00	--	--
	Subtotal	\$341,260.00		38.28%
TAX EXEMPT BONDS				
	Municipal Bonds	\$0.00	--	--
	Subtotal	\$0.00		0.00%
CASH				
	Cash and Money Market Funds	\$40,000.00	100.00%	4.49%
	Subtotal	\$40,000.00		4.49%
OTHER				
	Hedge Funds	\$0.00	--	--
	Private Equity	\$0.00	--	--
	Commodities	\$25,985.00	100.00%	2.91%
	Investment Real Estate	\$0.00	--	--
	Unclassified	\$0.00	--	--
	Subtotal	\$25,985.00		2.91%
Total		\$891,569.10		100.00%

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Investments - Holdings Detail

As of February 05, 2013

Prepared for Jon and Katie Traditional

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
529 Virginia Plan for Peter							
VANGUARD WELLESLEY INCOME FUND	VWINX		2,000.000	\$24.44	\$48,880.00	Balanced	5.48%
Jon's 401K							
PIMCO FUNDS TOTAL RETURN FUND INSTITUTIONAL SHARES	PTTRX		17,800.000	\$11.21	\$199,538.00	Tax Bonds	22.38%
VANGUARD 500 INDEX FD ADMIRAL SHS	VFIAX		900.000	\$137.96	\$124,164.00	Large Blend	13.93%
Katie's Roth 403b							
FIDELITY AGGRESSIVE INTERNATIONAL FUND	FIVFX		1,000.000	\$14.38	\$14,380.00	Int'l	1.61%
FIDELITY INVESTMENT GRADE BOND FUND	FBNDX		13,400.000	\$7.95	\$106,530.00	Tax Bonds	11.95%
Fidelity Series Commodity Strategy Fd			3,000.000	\$8.66	\$25,980.00	Commodities	2.91%
Katie's Roth IRA (converted)							
FIDELITY NEW MARKETS INCOME FUND	FN MIX		2,000.000	\$17.60	\$35,200.00	Tax Bonds	3.95%
FIDELITY SMALL CAP DISCOVERY FUND	FSCRX		1,000.000	\$25.82	\$25,820.00	Sm/Mid Blend	2.90%
Markel Corporation	MKL		110.000	\$480.00	\$52,800.00	Sm/Mid Blend	5.92%
Merrill Lynch Account							
Apple Inc.	AAPL		30.000	\$442.31	\$13,269.30	Large Growth	1.49%
Cisco Systems, Inc.	CSCO		300.000	\$20.82	\$6,246.00	Large Blend	0.70%
CryptoLogic Limited	CRYP		7,300.000	\$2.52	\$18,396.00	Int'l	2.06%
Ford Motor Company	F		1,200.000	\$12.88	\$15,456.00	Large Value	1.73%
Heartland Express, Inc.	HTLD		1,800.000	\$13.70	\$24,660.00	Sm/Mid Blend	2.77%
Microsoft Corporation	MSFT		1,520.000	\$27.44	\$41,708.80	Large Value	4.68%
The Middleby Corporation	MIDD		400.000	\$142.61	\$57,044.00	Sm/Mid Growth	6.40%
United States Steel Corporation	X		1,400.000	\$21.94	\$30,716.00	Sm/Mid Value	3.45%
Walt Disney Company (The)	DIS		200.000	\$53.90	\$10,780.00	Large Growth	1.21%
Vanguard Money Market							
Vanguard Admiral Fund Treasury Money Market Fund	VUSXX		40,000.000	\$1.00	\$40,000.00	Cash	4.49%
Total Holdings					\$891,568		100.00%
Cash Balance					\$0		0.00%
Total Value					\$891,568		100.00%

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Funding Your Education

Base Facts

Prepared for Jon and Katie Traditional

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

You currently have **\$48,880** of dedicated funds available for **Peter's College** expense. Planned savings and assumed growth would result in a total of **\$121,462** of dedicated funds available for the education goal. These funds are used against a total **4 year** cost of **\$223,395** resulting in a **\$101,933** shortfall of dedicated assets. Non-dedicated assets are assumed to fund the remaining goal shortfall.

The projected **shortfall** from dedicated assets towards **Peter's College** expense is **\$101,933**, or **46%** underfunded. Non-dedicated assets are assumed to fund the remaining goal shortfall.

Additional dedicated funds available at the end of the education goal total **\$8,000**, or **4%** of the goal.

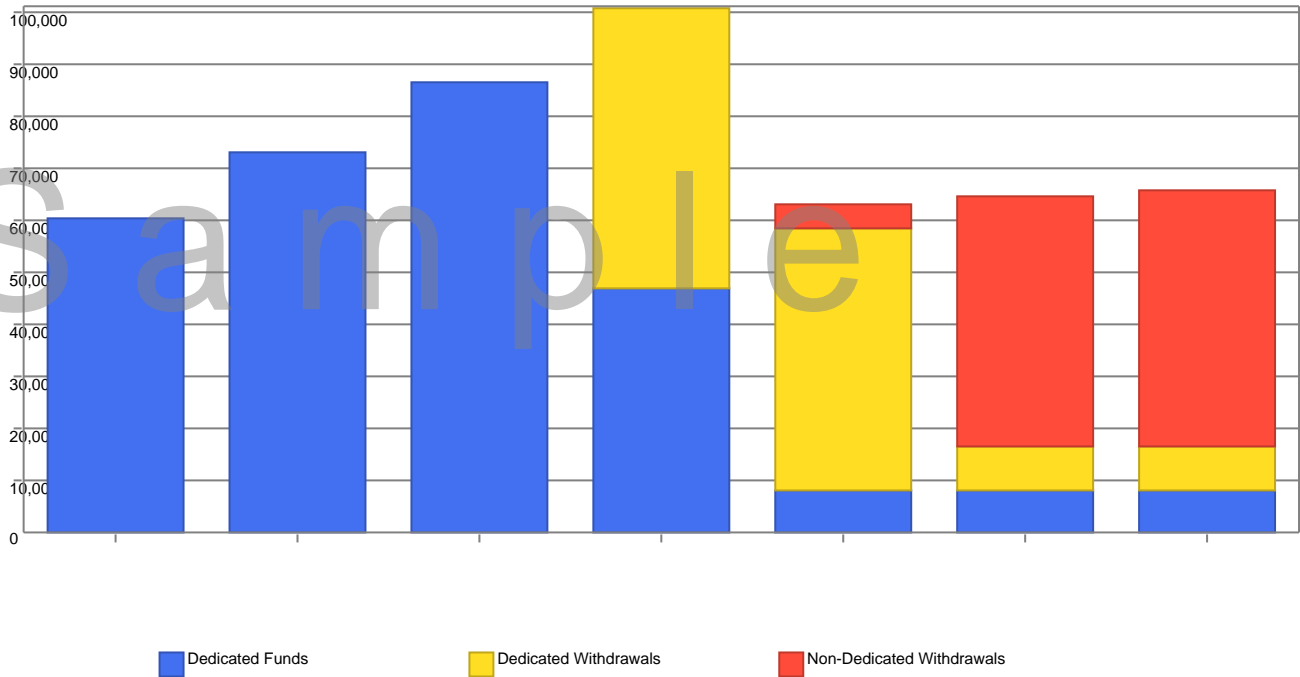
SUMMARY

Total 4 Year Cost	\$223,395
Current Funding	\$48,880 (Dedicated)
Total Funding	\$121,462 (Dedicated) \$101,933 (Non-Dedicated)
Shortfall	\$101,933 (Dedicated) \$0 (Non-Dedicated)
Percent Funded	54% (Dedicated) 46% (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 **\$121,462** towards the goal. Non-dedicated assets are used to fund the remaining **\$101,933**.

Savings and Withdrawals for Peter's College



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Options for Meeting Education Needs

Base Facts

Prepared for Jon and Katie Traditional

Based upon the assumed cost, existing funds, and future savings for **Peter'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 **\$1,416 per month** (or **\$16,989 per year**) through **2018**. This solution assumes that these new funds will grow at a rate of **0.00%**.

SUMMARY

Increase Savings by
\$1,416 (monthly)
\$16,989 (annually)
Total Cost of Education
\$223,395
Total Funding
\$223,395
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 **\$101,933** in addition to the **\$48,880** currently available, for a total of **\$150,813**. This solution assumes that these new funds will grow at a rate of **0.00%**.

SUMMARY

Increase Funds by
\$101,933 to a total
of **\$150,813**
Total Cost of Education
\$223,395
Total Funding
\$223,395
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 **\$21,333** to **\$28,667** per year. This solution assumes that your education cost will grow at a rate of **2.48%** each year.

SUMMARY

Reduce Annual Cost by
\$21,333 to a total
of **\$28,667**
New Cost of Education
\$128,083
Total Funding
\$128,083
Percent Funded
100%

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Education Summary

Base Facts

Prepared for Jon and Katie Traditional

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

Peter's College

Education Starts:	2016
Education Ends:	2019
First Year's Cost (Today's \$):	\$50,000
Costs Grow at:	2.48% beginning immediately
Total Cost:	\$223,395
Max Funding Level in the Event of Death:	100%
Max Funding Level in the Event of Disability or LTC:	100%

Funding (Today's \$)

UP TO	INDEXED AT	GROWS AT	DEDICATED ASSETS
100%	--	7.41%	529 Virginia Plan for Peter (Current value: \$48,880)

This analysis also assumes that non-dedicated assets are used to fully fund the goal.

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Solve For - Earliest Retirement

Base Facts

Prepared for Jon and Katie Traditional

Depending upon whether you have a surplus or a shortfall of funding, you may be able to retire earlier, or you may have to consider delaying your retirement. If a surplus exists, an earlier start on retirement may be an option. If you are facing a shortfall, delaying your retirement allows your savings to continue to grow, provides additional years to save, and reduces your total cost of retirement.

Currently, your retirement is assumed to start in 2023 when Jon is age 65.

Retirement for Katie starts in 2028 at age 65. Annual living expenses during retirement are expected to be \$85,000 (in today's dollars) and are projected to grow at 2.48% beginning immediately. Desired assets remaining at death are \$0.

Without changing any other factors, the earliest retirement age for Jon is 62 (2020) and for Katie is 57 (2020).

Under current assumptions, portfolio assets remaining are projected to be \$3,041,642.

Using the above result, portfolio assets remaining are projected to be \$784,189.

SUMMARY

Retirement Starts

Ages 65 & 65 (current)

Ages 62 & 57 (new)

Living Expenses

\$85,000

Cost of Retirement

\$5,563,462 (current)

\$5,740,581 (new)

Assets in 2053

\$3,041,642 (current)

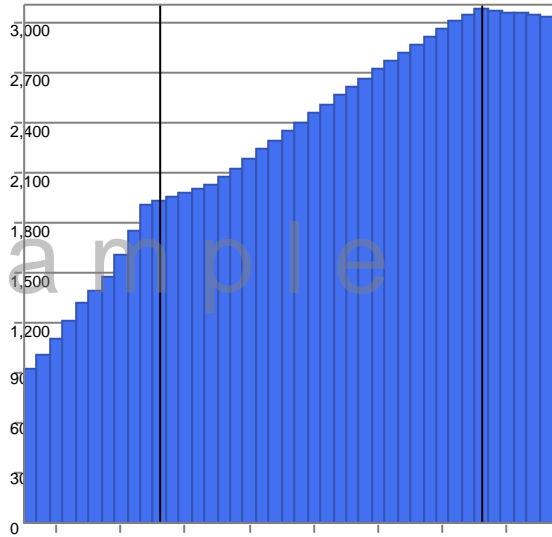
\$784,189 (new)

Portfolio Assets

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

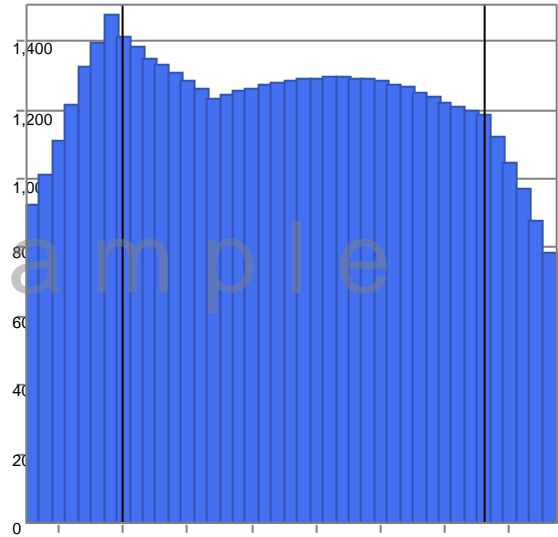
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Portfolio Assets □ Base Facts



Portfolio Assets

Portfolio Assets □ Earliest Retirement



Portfolio Assets

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Solve For - Earliest Retirement

Base Facts

Prepared for Jon and Katie Traditional

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2013	55/50	\$190,000	\$0	\$0	\$0	\$190,000	\$172,865	\$19,000	\$191,865	\$924,326
2014	56/51	194,712	0	0	0	194,712	175,855	19,472	195,327	1,013,794
2015	57/52	199,541	0	0	0	199,541	179,587	19,954	199,541	1,110,945
2016	58/53	204,490	0	0	0	204,490	184,041	20,449	204,490	1,215,689
2017	59/54	209,561	0	0	0	209,561	192,852	20,956	213,808	1,324,338
2018	60/55	214,758	0	0	0	214,758	242,346	21,475	263,821	1,396,924
2019	61/56	220,084	0	0	0	220,084	247,333	22,009	269,342	1,477,499
2020	62/57	0	0	0	0	0	140,428	0	140,428	1,413,293
2021	63/58	0	0	0	0	0	103,403	0	103,403	1,382,249
2022	64/59	0	0	0	0	0	105,967	0	105,967	1,346,321
2023	65/60	36,151	0	0	0	36,151	120,916	0	120,916	1,329,538
2024	66/61	37,048	0	0	0	37,048	123,958	0	123,958	1,309,873
2025	67/62	37,967	0	0	0	37,967	127,024	0	127,024	1,287,170
2026	68/63	38,909	0	0	0	38,909	130,185	0	130,185	1,261,212
2027	69/64	39,874	0	0	0	39,874	133,412	0	133,412	1,231,801
2028	70/65	84,401	0	18,398	0	102,799	135,576	0	135,576	1,243,395
2029	71/66	86,196	0	18,096	0	104,292	139,283	0	139,283	1,253,842
2030	72/67	88,037	0	17,581	0	105,618	142,715	0	142,715	1,263,321

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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
2031	73/68	89,922	0	16,908	0	106,830	146,266	0	146,266	1,271,720
2032	74/69	91,855	0	16,045	0	107,900	149,888	0	149,888	1,278,968
2033	75/70	93,836	0	33,999	0	127,835	153,499	0	153,499	1,285,074
2034	76/71	95,865	0	34,461	0	130,326	157,408	0	157,408	1,289,768
2035	77/72	97,945	0	34,734	0	132,679	161,299	0	161,299	1,293,027
2036	78/73	100,076	0	34,956	0	135,032	165,307	0	165,307	1,294,724
2037	79/74	102,260	0	34,973	0	137,233	169,404	0	169,404	1,294,755
2038	80/75	104,498	0	34,821	0	139,319	173,604	0	173,604	1,292,997
2039	81/76	106,792	0	34,468	0	141,260	177,914	0	177,914	1,289,317
2040	82/77	109,143	0	33,749	0	142,892	182,335	0	182,335	1,283,574
2041	83/78	111,552	0	32,849	0	144,401	186,851	0	186,851	1,275,641
2042	84/79	114,020	0	31,449	0	145,469	191,293	0	191,293	1,265,554
2043	85/80	116,550	0	29,677	0	146,227	196,433	0	196,433	1,252,634
2044	86/81	119,142	0	28,006	0	147,148	201,081	0	201,081	1,237,197
2045	87/82	121,799	0	25,972	0	147,771	206,088	0	206,088	1,218,897
2046	88/83	124,522	0	23,416	0	147,938	199,103	0	199,103	1,209,661
2047	89/84	127,313	0	21,145	0	148,458	203,048	0	203,048	1,199,184
2048	90/85	130,173	0	18,124	0	148,297	208,031	0	208,031	1,186,364
2049	91/86	80,352	0	14,443	0	94,795	211,125	0	211,125	1,120,311
2050	92/87	82,047	0	6,191	0	88,238	216,323	0	216,323	1,047,818
2051	93/88	83,784	0	0	0	83,784	221,638	0	221,638	968,223
2052	94/89	85,564	0	0	0	85,564	227,095	0	227,095	880,525
2053	95/90	87,388	0	0	0	87,388	232,681	0	232,681	784,189

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Solve For - Maximum Retirement Spending

Part Time Work

Prepared for Jon and Katie Traditional

Depending upon whether you have a surplus or a shortfall, you may be able to change the amount of money you spend annually during retirement. If a surplus exists, you may be able to spend more and still achieve your retirement objectives. If a shortfall exists, reducing the amount you spend could allow you to avoid delaying your retirement.

Retirement is assumed to start in 2023 when Jon is age 65. Retirement for Katie starts in 2028 at age 65. Annual living expenses during retirement are expected to be \$85,000 (in today's dollars) and are projected to grow at 2.48% beginning immediately. Desired assets remaining at death are \$0.

Currently, you plan on spending \$85,000 (today's dollars) annually after retirement. The most you can spend while still funding your retirement is \$117,000 per year.

SUMMARY

Retirement Starts
Ages 65 & 65

Living Expenses
\$85,000 (current)
\$117,000 (new)

Cost of Retirement
\$5,779,598 (current)
\$7,585,423 (new)

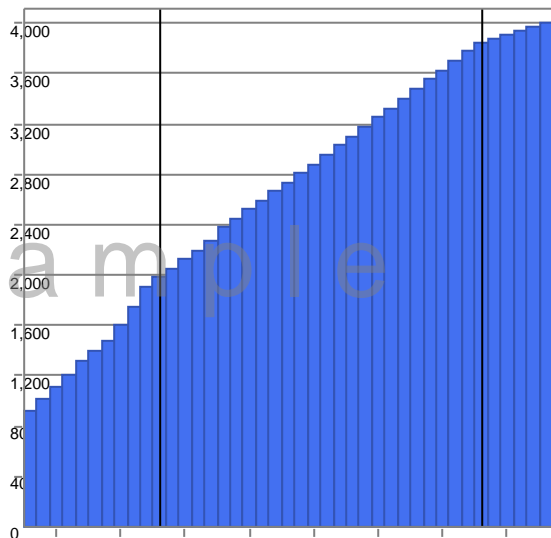
Assets in 2053
\$4,010,516 (current)
\$109,627 (new)

Under current assumptions, portfolio assets remaining are projected to be \$4,010,516. Using the above result, portfolio assets remaining are projected to be \$109,627.

Portfolio Assets

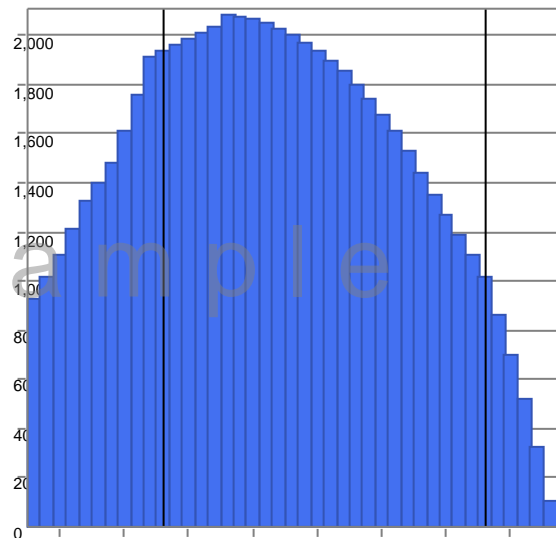
The chart below shows the amount of portfolio assets you can expect to have in each of the retirement scenarios, one using current assumptions and the other using the above result.

Portfolio Assets - Part Time Work



Portfolio Assets

Portfolio Assets - Maximum Retirement Spending



Portfolio Assets

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Solve For - Maximum Retirement Spending

Part Time Work

Prepared for Jon and Katie Traditional

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2013	55/50	\$190,000	\$0	\$0	\$0	\$190,000	\$172,865	\$19,000	\$191,865	\$924,326
2014	56/51	194,712	0	0	0	194,712	175,855	19,472	195,327	1,013,794
2015	57/52	199,541	0	0	0	199,541	179,587	19,954	199,541	1,110,945
2016	58/53	204,490	0	0	0	204,490	184,041	20,449	204,490	1,215,689
2017	59/54	209,561	0	0	0	209,561	192,852	20,956	213,808	1,324,338
2018	60/55	214,758	0	0	0	214,758	242,346	21,475	263,821	1,396,924
2019	61/56	220,084	0	0	0	220,084	247,333	22,009	269,342	1,477,499
2020	62/57	225,542	0	0	0	225,542	206,844	22,554	229,398	1,609,669
2021	63/58	231,136	0	0	0	231,136	208,023	23,113	231,136	1,755,842
2022	64/59	236,869	0	0	0	236,869	213,182	23,687	236,869	1,913,207
2023	65/60	87,256	0	0	0	87,256	164,126	5,111	169,237	1,936,449
2024	66/61	89,420	0	0	0	89,420	164,393	5,237	169,630	1,962,492
2025	67/62	91,638	0	0	0	91,638	168,344	5,367	173,711	1,987,645
2026	68/63	93,911	0	0	0	93,911	172,407	5,500	177,907	2,011,986
2027	69/64	96,240	0	0	0	96,240	176,552	5,637	182,189	2,035,410
2028	70/65	142,165	0	44,255	0	186,420	197,297	5,776	203,073	2,084,834
2029	71/66	86,196	0	46,637	0	132,833	198,533	0	198,533	2,077,963
2030	72/67	88,037	0	46,639	0	134,676	206,433	0	206,433	2,064,723

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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
2031	73/68	89,922	0	45,911	0	135,833	211,342	0	211,342	2,047,901
2032	74/69	91,855	0	44,903	0	136,758	216,581	0	216,581	2,027,078
2033	75/70	93,836	0	64,574	0	158,410	221,962	0	221,962	2,001,966
2034	76/71	95,865	0	64,725	0	160,590	227,449	0	227,449	1,972,304
2035	77/72	97,945	0	64,403	0	162,348	233,072	0	233,072	1,937,791
2036	78/73	100,076	0	63,941	0	164,017	238,866	0	238,866	1,898,076
2037	79/74	102,260	0	62,882	0	165,142	244,791	0	244,791	1,852,832
2038	80/75	104,498	0	61,349	0	165,847	250,851	0	250,851	1,801,716
2039	81/76	106,792	0	59,256	0	166,048	257,084	0	257,084	1,744,329
2040	82/77	109,143	0	56,357	0	165,500	263,473	0	263,473	1,680,272
2041	83/78	111,552	0	52,783	0	164,335	269,993	0	269,993	1,609,155
2042	84/79	114,020	0	48,093	0	162,113	276,683	0	276,683	1,530,528
2043	85/80	116,550	0	42,160	0	158,710	283,561	0	283,561	1,443,906
2044	86/81	119,142	0	34,915	0	154,057	289,783	0	289,783	1,349,626
2045	87/82	121,799	0	28,329	0	150,128	274,100	0	274,100	1,269,407
2046	88/83	124,522	0	21,614	0	146,136	269,999	0	269,999	1,192,148
2047	89/84	127,313	0	14,716	0	142,029	276,651	0	276,651	1,107,702
2048	90/85	130,173	0	6,085	0	136,258	283,460	0	283,460	1,015,454
2049	91/86	80,352	0	0	0	80,352	288,424	0	288,424	863,841
2050	92/87	82,047	0	0	0	82,047	295,539	0	295,539	698,379
2051	93/88	83,784	0	0	0	83,784	302,819	0	302,819	518,174
2052	94/89	85,564	0	0	0	85,564	310,289	0	310,289	322,259
2053	95/90	87,388	0	0	0	87,388	317,938	0	317,938	109,627

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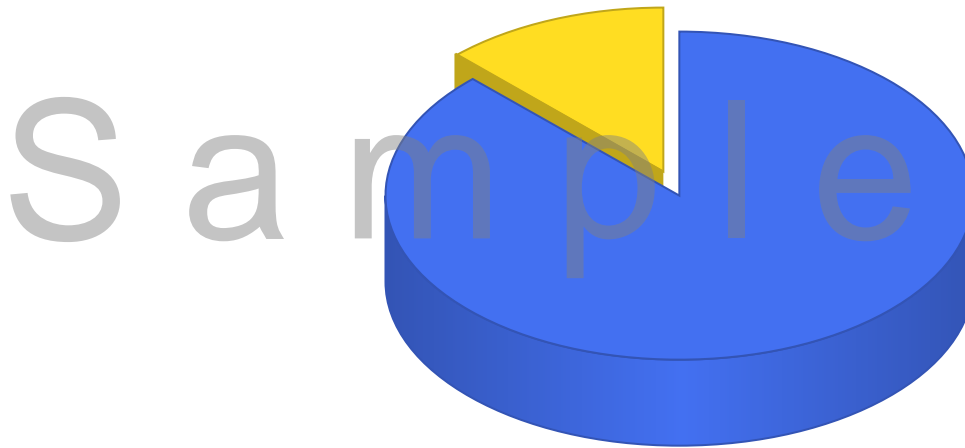
Income Tax - Federal

Part Time Work in First Year (2013)

Prepared for Jon and Katie Traditional

The Federal Income Taxes report breaks down your projected future federal tax calculations.

Federal Taxes Breakdown - First Year (2013)



■ Reg. Fed. Income Tax (87.59%) ■ Capital Gains Tax (12.41%)

SUMMARY

Year:	2013
Total Income:	\$222,440
Above Line Deduct.:	\$14,500
Adjusted Gross Income:	\$207,940
Tax Exemptions:	\$11,700
Below Line Deduct.:	\$12,200
Taxable Income:	\$184,040
Income Tax Base:	\$154,906
Tax Table Calculation:	\$30,840
AMT Tax (Credit):	\$0
Regular Federal Income Tax:	\$30,840
Capital Gains Tax:	\$4,370
Total Federal Tax:	\$35,210

This report is a summary only of certain tax related information and is based on the information and assumptions provided by you. It should not be used in the preparation of a tax return.

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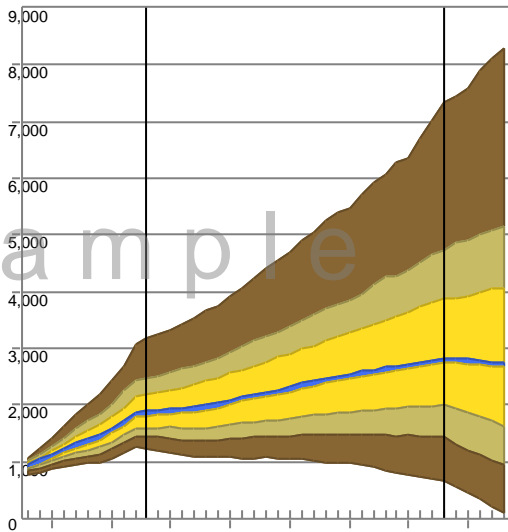
Monte Carlo - Asset Spread

Base Facts

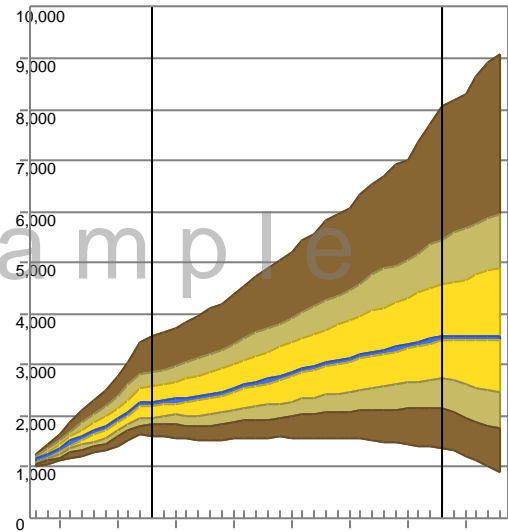
Prepared for Jon and Katie Traditional

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

Monte Carlo Simulation - Total Portfolio Assets



Monte Carlo Simulation - Total Assets



Monte Carlo Statistics

	Ending Portfolio Assets	Ending Total Assets
Maximum:	\$18,743,899	\$19,562,977
97.5 Percentile:	\$8,297,744	\$9,116,822
Median:	\$2,715,459	\$3,534,537
2.5 Percentile:	\$91,044	\$910,122
Minimum:	(\$951,229)	(\$132,151)
Average:	\$3,059,200	\$3,878,278
Std. Deviation:	\$2,147,128	\$2,147,128
Simulation Runs:	1000	
	Jon's Longevity	Katie's Longevity
Age of Death:	90	90

How to Read the Monte Carlo Charts

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



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

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

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

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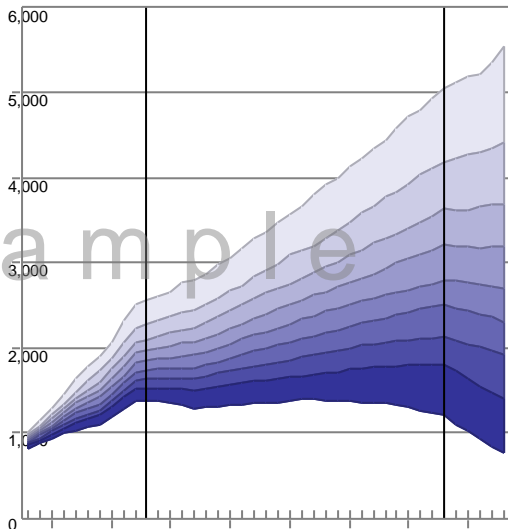
Monte Carlo - Asset Confidence

Base Facts

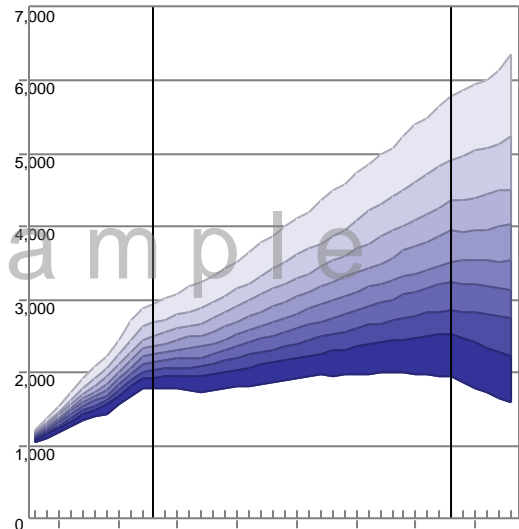
Prepared for Jon and Katie Traditional

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

Monte Carlo Simulation - Total Portfolio Assets



Monte Carlo Simulation - Total Assets



Monte Carlo Statistics

	Ending Portfolio Assets	Ending Total Assets
Maximum:	\$18,743,899	\$19,562,977
97.5 Percentile:	\$8,297,744	\$9,116,822
Median:	\$2,715,459	\$3,534,537
2.5 Percentile:	\$91,044	\$910,122
Minimum:	(\$951,229)	(\$132,151)
Average:	\$3,059,200	\$3,878,278
Std. Deviation:	\$2,147,128	\$2,147,128
Simulation Runs: 1000		
	Jon's Longevity	Katie's Longevity
Age of Death:	90	90

How to Read the Monte Carlo Charts

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



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

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

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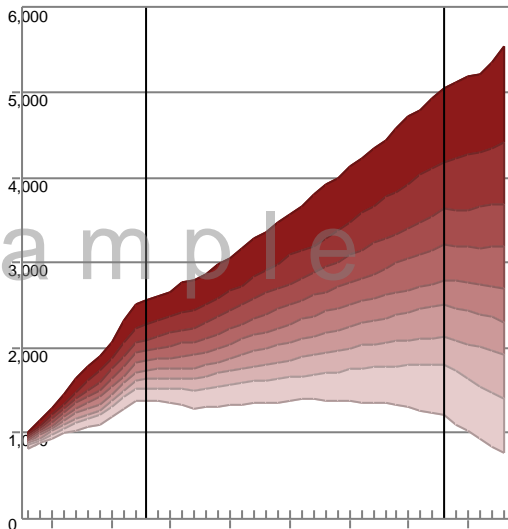
Monte Carlo - Asset Risk

Base Facts

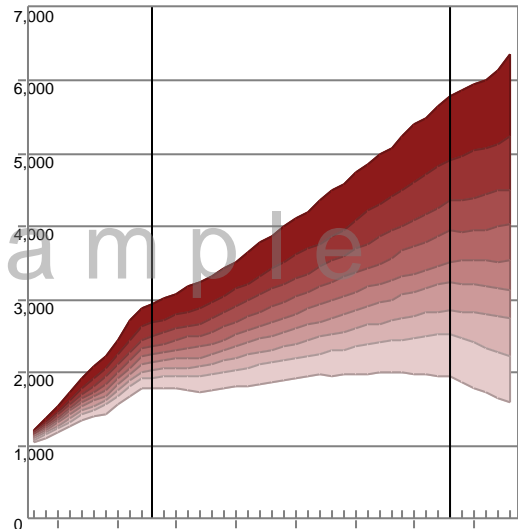
Prepared for Jon and Katie Traditional

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

Monte Carlo Simulation □ Total Portfolio Assets



Monte Carlo Simulation □ Total Assets

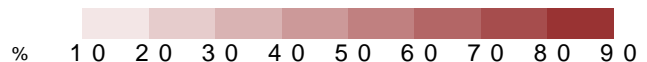


Monte Carlo Statistics

	Ending Portfolio Assets	Ending Total Assets
Maximum:	\$18,743,899	\$19,562,977
97.5 Percentile:	\$8,297,744	\$9,116,822
Median:	\$2,715,459	\$3,534,537
2.5 Percentile:	\$91,044	\$910,122
Minimum:	(\$951,229)	(\$132,151)
Average:	\$3,059,200	\$3,878,278
Std. Deviation:	\$2,147,128	\$2,147,128
Simulation Runs: 1000		
	Jon's Longevity	Katie's Longevity
Age of Death:	90	90

How to Read the Monte Carlo Charts

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



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

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

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Monte Carlo - Goal Analysis

Base Facts

Prepared for Jon and Katie Traditional

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

Cash Flow Goal	Type	Start Year	End Year	Present Value Amount	Funded By	Average Funding Level
Living Expenses	Planned Expense			\$100,000		161.5%
Peter's College	Planned Expense	2016	2019	\$50,000	529 Virginia Plan for Peter	100.0%

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

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Monte Carlo - Assumptions

Base Facts

Prepared for Jon and Katie Traditional

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

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

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

MONTE CARLO ASSUMPTIONS

The following fixed growth rates were used in the simulation:

Asset	Pre-Retirement Rate	Post-Retirement Rate
Home	2.48%	2.48%

All other rates were varied statistically according to historical data.

MONTE CARLO DEFINITIONS

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

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Sample

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