Mr. and Mrs. Client

CASH FLOW REPORTS

PREPARED BY:
LPL Financial

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Cash Flow Reports

5-Year Cash Flow

Base Facts from First Year to 2029

Prepared for Mr. and Mrs. Client

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

Year/Age	2021 (51/49)	2022 (52/50)	2023 (53/51)	2024 (54/52)	2025 (55/53)
Portfolio Asset Balances (Beginning of Year)					
Retirement Accounts	250,000	284,300	321,313	361,229	404,258
Cash Accounts	75,000	74,989	74,989	74,989	74,989
Total Portfolio Asset Balances (Beginning of Year)	**325,000**	**359,289**	**396,302**	**436,218**	**479,247**
Cash Inflows					
Salary					
Her Business Income	45,000	45,972	46,965	47,979	49,015
His Accounting Salary	100,000	102,160	104,367	106,621	108,924
Business / Trust Income	1,605	1,691	1,779	1,870	3,067
Total Cash Inflows	**146,605**	**149,823**	**153,111**	**156,470**	**161,006**
Cash Outflows					
Living Expenses	80,000	81,728	83,493	85,296	87,138
Spent Savings	0	168	396	620	13
Liabilities	20,237	20,237	20,237	20,237	20,237
Cash Gifts / Transfers	2,400	2,400	2,400	2,400	2,400
Taxes	40,979	42,225	43,454	44,718	47,950
Planned Savings	3,000	3,065	3,131	3,199	3,268
Total Cash Outflows	**146,616**	**149,823**	**153,111**	**156,470**	**161,006**
Total Inflows	**146,605**	**149,823**	**153,111**	**156,470**	**161,006**
LESS: Total Outflows	**146,616**	**149,823**	**153,111**	**156,470**	**161,006**
EQUALS: Net Cash Flow	**(11)**	**0**	**0**	**0**	**0**
Total Portfolio Asset Balances (End of Year)	**359,289**	**396,302**	**436,218**	**479,247**	**525,608**

5-Year Cash Flow - continued

Base Facts from First Year to 2029

Prepared for Mr. and Mrs. Client

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

Year/Age	2026 (56/54)	2027 (57/55)	2028 (58/56)	2029 (59/57)
Portfolio Asset Balances (Beginning of Year)				
Retirement Accounts	450,619	500,546	554,293	612,129
Cash Accounts	74,989	72,213	68,069	26,864
Total Portfolio Asset Balances (Beginning of Year)	**525,608**	**572,759**	**622,362**	**638,993**
Cash Inflows				
Salary				
Her Business Income	50,074	51,156	52,261	53,390
His Accounting Salary	111,277	113,681	116,137	118,646
Business / Trust Income	3,161	3,257	3,356	3,456
Total Cash Inflows	**164,512**	**168,094**	**171,754**	**175,492**
Cash Outflows				
Living Expenses	89,020	90,943	92,907	94,914
Liabilities	20,237	20,237	20,237	20,237
Education Expenses				
Daughter's College	0	0	70,349	73,866
Son's College	39,912	41,907	44,002	46,202
529 Plan Withdrawals	(39,912)	(41,907)	(75,984)	(14,243)
Cash Gifts / Transfers	1,200	1,200	0	0
Taxes	53,493	56,448	57,964	123,549
Planned Savings	3,338	3,410	3,484	3,559
Total Cash Outflows	**167,288**	**172,238**	**212,959**	**348,084**
Total Inflows	**164,512**	**168,094**	**171,754**	**175,492**
LESS: Total Outflows	**167,288**	**172,238**	**212,959**	**348,084**
EQUALS: Net Cash Flow	**(2,776)**	**(4,144)**	**(41,205)**	**(172,592)**
Total Portfolio Asset Balances (End of Year)	**572,759**	**622,362**	**638,993**	**528,614**

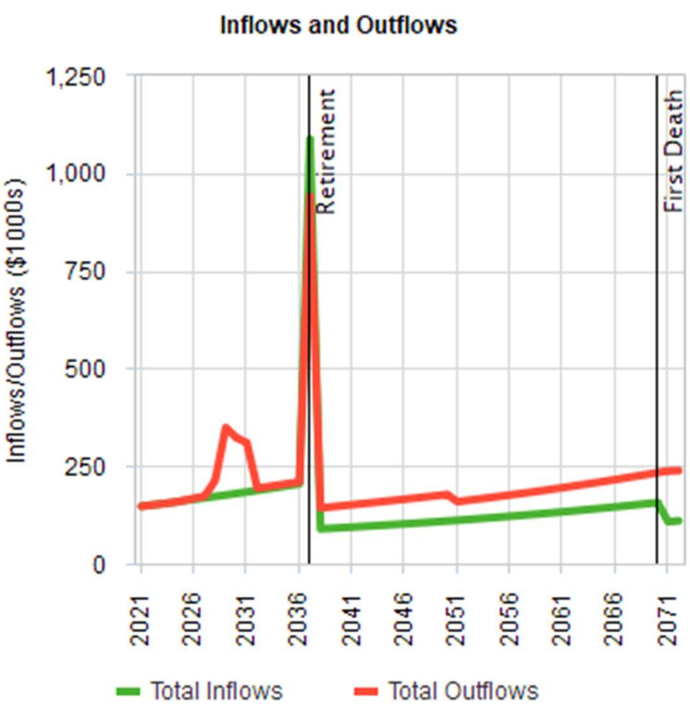
Cash Flow

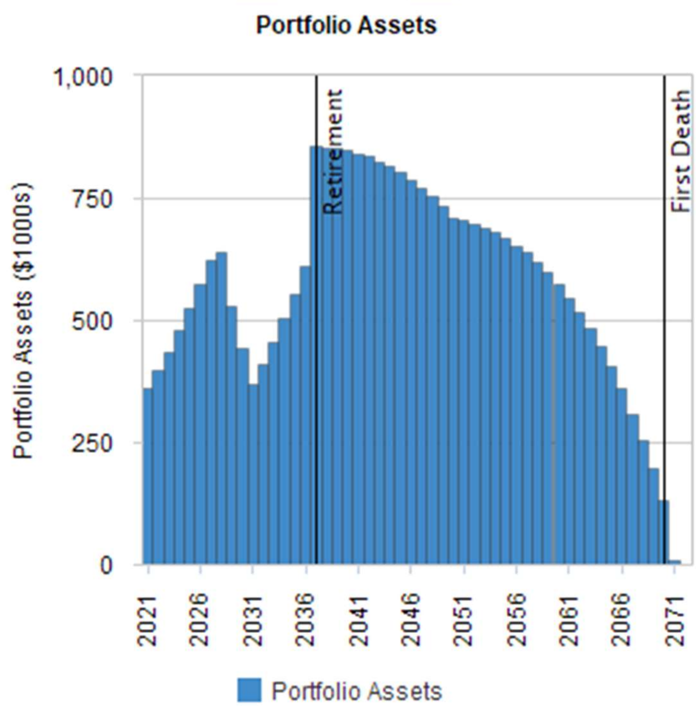
Base Facts (All Years)

Prepared for Mr. and Mrs. Client

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*, you will deplete your portfolio assets in **2072** (age **102/100**).





RELEVANT FACTS	
Mr.'s Retirement:	2037 (67)
Mrs.'s Retirement:	2037 (65)
First Death (Mr.):	2070 (100/98)
LIVING EXPENSES	
Current:	$80,000
Retirement:	$80,000
After First Death:	$80,000
Indexed at:	2.16%
Inflation Rate:	2.16%

Cash Flow

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

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

Year	Age	Income Flows	Investment Income	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2021	51/49	$145,000	$0	$1,605	$146,605	$143,616	$3,000	$146,616	($11)	$359,289
2022	52/50	148,132	0	1,691	149,823	146,758	3,065	149,823	0	396,302
2023	53/51	151,332	0	1,779	153,111	149,980	3,131	153,111	0	436,218
2024	54/52	154,600	0	1,870	156,470	153,271	3,199	156,470	0	479,247
2025	55/53	157,939	0	3,067	161,006	157,738	3,268	161,006	0	525,608
2026	56/54	161,351	0	3,161	164,512	163,950	3,338	167,288	(2,776)	572,759
2027	57/55	164,837	0	3,257	168,094	168,828	3,410	172,238	(4,144)	622,362
2028	58/56	168,398	0	3,356	171,754	209,475	3,484	212,959	(41,205)	638,993
2029	59/57	172,036	0	3,456	175,492	344,525	3,559	348,084	(172,592)	528,614
2030	60/58	175,752	0	3,558	179,310	318,467	3,636	322,103	(142,793)	442,780
2031	61/59	179,548	0	3,663	183,211	305,804	3,715	309,519	(126,308)	368,029
2032	62/60	183,427	0	3,770	187,197	189,064	3,795	192,859	(5,662)	409,288
2033	63/61	187,389	0	3,880	191,269	192,992	3,877	196,869	(5,600)	453,894
2034	64/62	191,436	0	3,991	195,427	196,828	3,961	200,789	(5,362)	502,263
2035	65/63	195,571	0	4,105	199,676	200,936	4,046	204,982	(5,306)	554,477
2036	66/64	199,795	0	4,222	204,017	204,421	4,134	208,555	(4,538)	611,523
2037	**67/65**	**87,282**	**0**	**1,000,000**	**1,087,282**	**940,823**	**0**	**940,823**	**146,459**	**855,963**
2038	68/66	88,736	0	0	88,736	142,295	0	142,295	(53,559)	854,447
2039	69/67	90,221	0	0	90,221	145,004	0	145,004	(54,783)	851,614
2040	70/68	91,738	0	0	91,738	147,751	0	147,751	(56,013)	847,379
2041	71/69	93,287	0	0	93,287	150,508	0	150,508	(57,221)	841,679
2042	72/70	94,869	0	0	94,869	153,308	0	153,308	(58,439)	834,414
2043	73/71	96,486	0	0	96,486	156,122	0	156,122	(59,636)	825,510
2044	74/72	98,138	0	0	98,138	158,966	0	158,966	(60,828)	814,873
2045	75/73	99,827	0	0	99,827	161,876	0	161,876	(62,049)	802,368
2046	76/74	101,552	0	0	101,552	164,784	0	164,784	(63,232)	787,920
2047	77/75	103,313	0	0	103,313	167,715	0	167,715	(64,402)	771,424
2048	78/76	105,112	0	0	105,112	170,679	0	170,679	(65,567)	752,760
2049	79/77	106,951	0	0	106,951	173,682	0	173,682	(66,731)	731,797
2050	80/78	108,830	0	0	108,830	176,728	0	176,728	(67,898)	708,392
2051	81/79	110,749	0	0	110,749	158,504	0	158,504	(47,755)	703,707
2052	82/80	112,709	0	0	112,709	161,807	0	161,807	(49,098)	697,394
2053	83/81	114,712	0	0	114,712	165,164	0	165,164	(50,452)	689,344
2054	84/82	116,758	0	0	116,758	168,557	0	168,557	(51,799)	679,457

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Securities and Advisory Services offered through LPL Financial, A Registered Investment Advisor, and Member FINRA/SIPC.

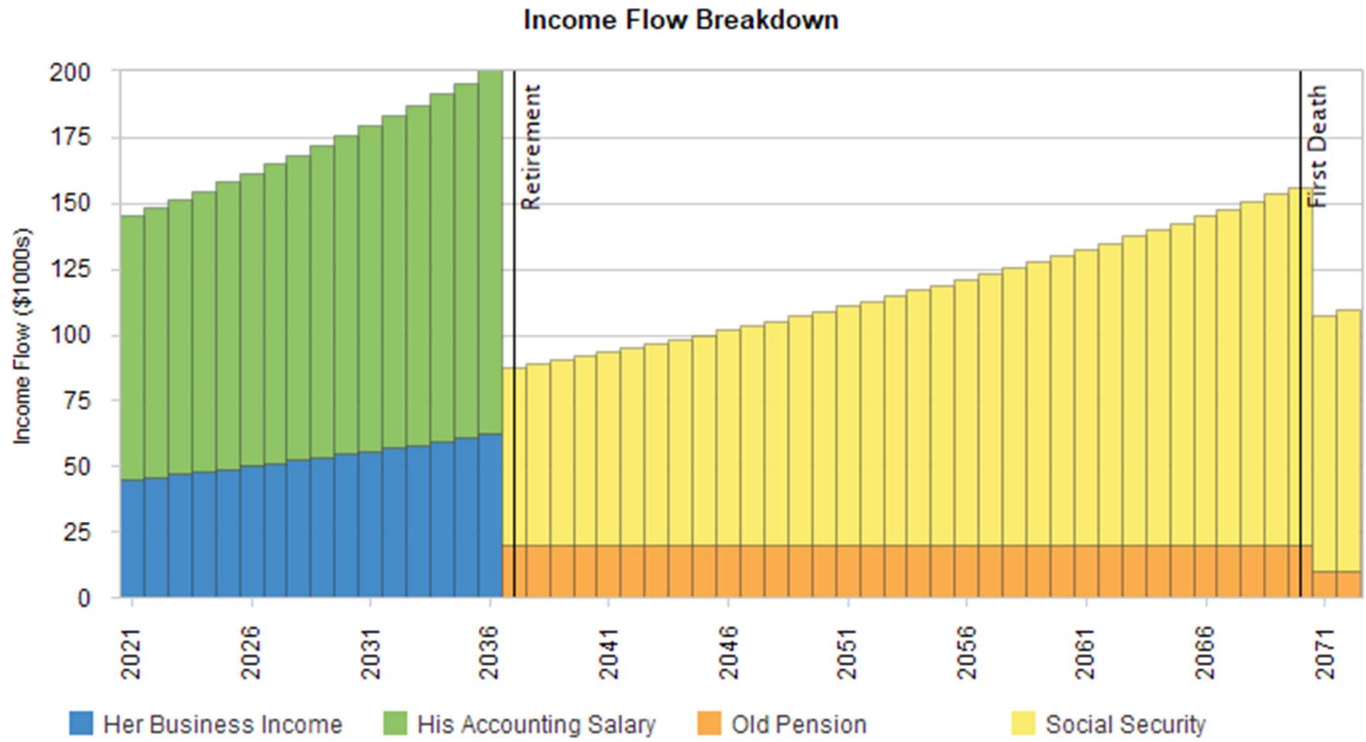
Year	Age	Income Flows	Investment Income	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2055	85/83	118,847	0	0	118,847	172,010	0	172,010	(53,163)	667,605
2056	86/84	120,982	0	0	120,982	175,502	0	175,502	(54,520)	653,675
2057	87/85	123,163	0	0	123,163	179,050	0	179,050	(55,887)	637,531
2058	88/86	125,391	0	0	125,391	182,700	0	182,700	(57,309)	618,984
2059	89/87	127,669	0	0	127,669	186,489	0	186,489	(58,820)	597,798
2060	90/88	129,994	0	0	129,994	190,368	0	190,368	(60,374)	573,770
2061	91/89	132,369	0	0	132,369	194,297	0	194,297	(61,928)	546,727
2062	92/90	134,796	0	0	134,796	198,298	0	198,298	(63,502)	516,466
2063	93/91	137,276	0	0	137,276	202,370	0	202,370	(65,094)	482,773
2064	94/92	139,810	0	0	139,810	206,507	0	206,507	(66,697)	445,429
2065	95/93	142,397	0	0	142,397	210,727	0	210,727	(68,330)	404,181
2066	96/94	145,041	0	0	145,041	215,001	0	215,001	(69,960)	358,795
2067	97/95	147,742	0	0	147,742	219,372	0	219,372	(71,630)	308,980
2068	98/96	150,502	0	0	150,502	223,798	0	223,798	(73,296)	254,470
2069	99/97	153,321	0	0	153,321	228,313	0	228,313	(74,992)	194,950
2070	**100/98**	**156,202**	**0**	**0**	**156,202**	**232,872**	**0**	**232,872**	**(76,670)**	**130,133**
2071	101/99	107,172	0	0	107,172	237,125	0	237,125	(129,953)	8,092
2072	102/100	109,271	0	0	109,271	237,906	0	237,906	(128,635)	(120,051)

Cash Flow - Income Flows

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

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



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Cash Flow - Income Flows

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

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

Year	Age	Her Business Income	His Accounting Salary	Old Pension	Social Security	Income Flows
2021	51/49	$45,000	$100,000	$0	$0	$145,000
2022	52/50	45,972	102,160	0	0	148,132
2023	53/51	46,965	104,367	0	0	151,332
2024	54/52	47,979	106,621	0	0	154,600
2025	55/53	49,015	108,924	0	0	157,939
2026	56/54	50,074	111,277	0	0	161,351
2027	57/55	51,156	113,681	0	0	164,837
2028	58/56	52,261	116,137	0	0	168,398
2029	59/57	53,390	118,646	0	0	172,036
2030	60/58	54,543	121,209	0	0	175,752
2031	61/59	55,721	123,827	0	0	179,548
2032	62/60	56,925	126,502	0	0	183,427
2033	63/61	58,155	129,234	0	0	187,389
2034	64/62	59,411	132,025	0	0	191,436
2035	65/63	60,694	134,877	0	0	195,571
2036	66/64	62,005	137,790	0	0	199,795
2037	**67/65**	**0**	**0**	**20,000**	**67,282**	**87,282**
2038	68/66	0	0	20,000	68,736	88,736
2039	69/67	0	0	20,000	70,221	90,221
2040	70/68	0	0	20,000	71,738	91,738
2041	71/69	0	0	20,000	73,287	93,287
2042	72/70	0	0	20,000	74,869	94,869
2043	73/71	0	0	20,000	76,486	96,486
2044	74/72	0	0	20,000	78,138	98,138
2045	75/73	0	0	20,000	79,827	99,827
2046	76/74	0	0	20,000	81,552	101,552
2047	77/75	0	0	20,000	83,313	103,313
2048	78/76	0	0	20,000	85,112	105,112
2049	79/77	0	0	20,000	86,951	106,951
2050	80/78	0	0	20,000	88,830	108,830
2051	81/79	0	0	20,000	90,749	110,749
2052	82/80	0	0	20,000	92,709	112,709
2053	83/81	0	0	20,000	94,712	114,712
2054	84/82	0	0	20,000	96,758	116,758

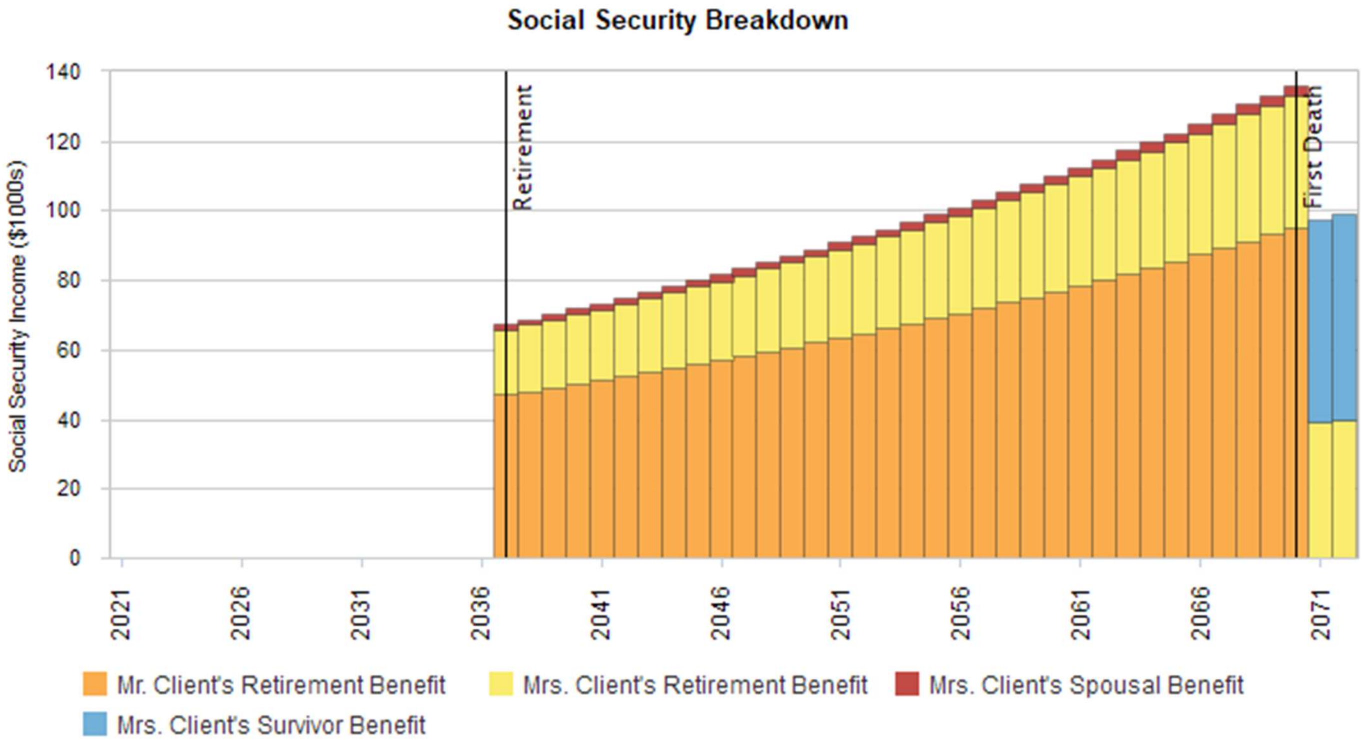
Year	Age	Her Business Income	His Accounting Salary	Old Pension	Social Security	Income Flows
2055	85/83	0	0	20,000	98,847	118,847
2056	86/84	0	0	20,000	100,982	120,982
2057	87/85	0	0	20,000	103,163	123,163
2058	88/86	0	0	20,000	105,391	125,391
2059	89/87	0	0	20,000	107,669	127,669
2060	90/88	0	0	20,000	109,994	129,994
2061	91/89	0	0	20,000	112,369	132,369
2062	92/90	0	0	20,000	114,796	134,796
2063	93/91	0	0	20,000	117,276	137,276
2064	94/92	0	0	20,000	119,810	139,810
2065	95/93	0	0	20,000	122,397	142,397
2066	96/94	0	0	20,000	125,041	145,041
2067	97/95	0	0	20,000	127,742	147,742
2068	98/96	0	0	20,000	130,502	150,502
2069	99/97	0	0	20,000	133,321	153,321
2070	**100/98**	**0**	**0**	**20,000**	**136,202**	**156,202**
2071	101/99	0	0	10,000	97,172	107,172
2072	102/100	0	0	10,000	99,271	109,271

Cash Flow - Social Security

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

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



Cash Flow - Social Security

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

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

Year	Age	Mr. Client's Retirement Benefit	Mrs. Client's Retirement Benefit	Mrs. Client's Spousal Benefit	Mrs. Client's Survivor Benefit	Total Social Security Income
2021	51/49	$0	$0	$0	$0	$0
2022	52/50	0	0	0	0	0
2023	53/51	0	0	0	0	0
2024	54/52	0	0	0	0	0
2025	55/53	0	0	0	0	0
2026	56/54	0	0	0	0	0
2027	57/55	0	0	0	0	0
2028	58/56	0	0	0	0	0
2029	59/57	0	0	0	0	0
2030	60/58	0	0	0	0	0
2031	61/59	0	0	0	0	0
2032	62/60	0	0	0	0	0
2033	63/61	0	0	0	0	0
2034	64/62	0	0	0	0	0
2035	65/63	0	0	0	0	0
2036	66/64	0	0	0	0	0
2037	**67/65**	**46,983**	**18,846**	**1,453**	**0**	**67,282**
2038	68/66	47,998	19,253	1,485	0	68,736
2039	69/67	49,035	19,669	1,517	0	70,221
2040	70/68	50,094	20,094	1,550	0	71,738
2041	71/69	51,176	20,528	1,583	0	73,287
2042	72/70	52,281	20,971	1,617	0	74,869
2043	73/71	53,410	21,424	1,652	0	76,486
2044	74/72	54,564	21,887	1,687	0	78,138
2045	75/73	55,743	22,360	1,724	0	79,827
2046	76/74	56,947	22,843	1,762	0	81,552
2047	77/75	58,177	23,336	1,800	0	83,313
2048	78/76	59,434	23,840	1,838	0	85,112
2049	79/77	60,718	24,355	1,878	0	86,951
2050	80/78	62,030	24,881	1,919	0	88,830
2051	81/79	63,370	25,418	1,961	0	90,749
2052	82/80	64,739	25,967	2,003	0	92,709
2053	83/81	66,137	26,528	2,047	0	94,712

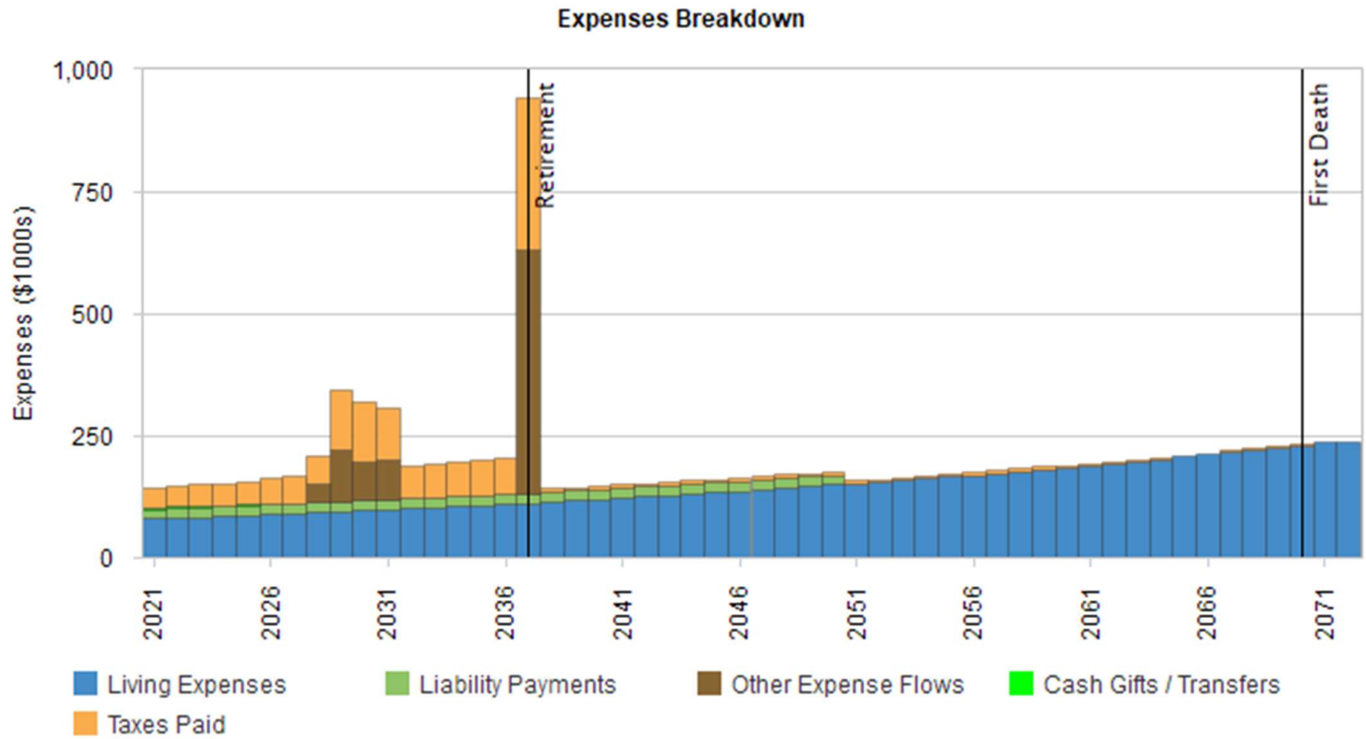
Year	Age	Mr. Client's Retirement Benefit	Mrs. Client's Retirement Benefit	Mrs. Client's Spousal Benefit	Mrs. Client's Survivor Benefit	Total Social Security Income
2054	84/82	67,566	27,101	2,091	0	96,758
2055	85/83	69,025	27,686	2,136	0	98,847
2056	86/84	70,516	28,284	2,182	0	100,982
2057	87/85	72,039	28,895	2,229	0	103,163
2058	88/86	73,595	29,519	2,277	0	105,391
2059	89/87	75,185	30,157	2,327	0	107,669
2060	90/88	76,809	30,808	2,377	0	109,994
2061	91/89	78,468	31,473	2,428	0	112,369
2062	92/90	80,163	32,153	2,480	0	114,796
2063	93/91	81,895	32,848	2,533	0	117,276
2064	94/92	83,664	33,558	2,588	0	119,810
2065	95/93	85,471	34,283	2,643	0	122,397
2066	96/94	87,317	35,024	2,700	0	125,041
2067	97/95	89,203	35,781	2,758	0	127,742
2068	98/96	91,130	36,554	2,818	0	130,502
2069	99/97	93,098	37,344	2,879	0	133,321
2070	**100/98**	**95,109**	**38,151**	**2,942**	**0**	**136,202**
2071	101/99	0	38,975	0	58,197	97,172
2072	102/100	0	39,817	0	59,454	99,271

Cash Flow - Expenses

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Expenses report illustrates your projected cash expenditures.



Cash Flow - Expenses

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Expenses report illustrates your projected cash expenditures.

Year	Age	Living Expenses	Liability Payments	Other Expense Flows	Cash Gifts / Transfers	Taxes Paid	Total Expenses
2021	51/49	$80,000	$20,237	$0	$2,400	$40,979	$143,616
2022	52/50	81,896	20,237	0	2,400	42,225	146,758
2023	53/51	83,889	20,237	0	2,400	43,454	149,980
2024	54/52	85,916	20,237	0	2,400	44,718	153,271
2025	55/53	87,151	20,237	0	2,400	47,950	157,738
2026	56/54	89,020	20,237	0	1,200	53,493	163,950
2027	57/55	90,943	20,237	0	1,200	56,448	168,828
2028	58/56	92,907	20,237	38,367	0	57,964	209,475
2029	59/57	94,914	20,237	105,825	0	123,549	344,525
2030	60/58	96,964	20,237	77,559	0	123,707	318,467
2031	61/59	99,062	20,237	81,437	0	105,068	305,804
2032	62/60	101,274	20,237	0	0	67,553	189,064
2033	63/61	103,466	20,237	0	0	69,289	192,992
2034	64/62	105,709	20,237	0	0	70,882	196,828
2035	65/63	107,996	20,237	0	0	72,703	200,936
2036	66/64	110,343	20,237	0	0	73,841	204,421
2037	**67/65**	**112,621**	**20,237**	**500,000**	**0**	**307,965**	**940,823**
2038	68/66	115,190	20,237	0	0	6,868	142,295
2039	69/67	117,750	20,237	0	0	7,017	145,004
2040	70/68	120,363	20,237	0	0	7,151	147,751
2041	71/69	123,030	20,237	0	0	7,241	150,508
2042	72/70	125,752	20,237	0	0	7,319	153,308
2043	73/71	128,534	20,237	0	0	7,351	156,122
2044	74/72	131,374	20,237	0	0	7,355	158,966
2045	75/73	134,277	20,237	0	0	7,362	161,876
2046	76/74	137,239	20,237	0	0	7,308	164,784
2047	77/75	140,265	20,237	0	0	7,213	167,715
2048	78/76	143,357	20,237	0	0	7,085	170,679
2049	79/77	146,515	20,237	0	0	6,930	173,682
2050	80/78	149,740	20,230	0	0	6,758	176,728
2051	81/79	152,466	0	0	0	6,038	158,504
2052	82/80	155,802	0	0	0	6,005	161,807
2053	83/81	159,213	0	0	0	5,951	165,164
2054	84/82	162,697	0	0	0	5,860	168,557

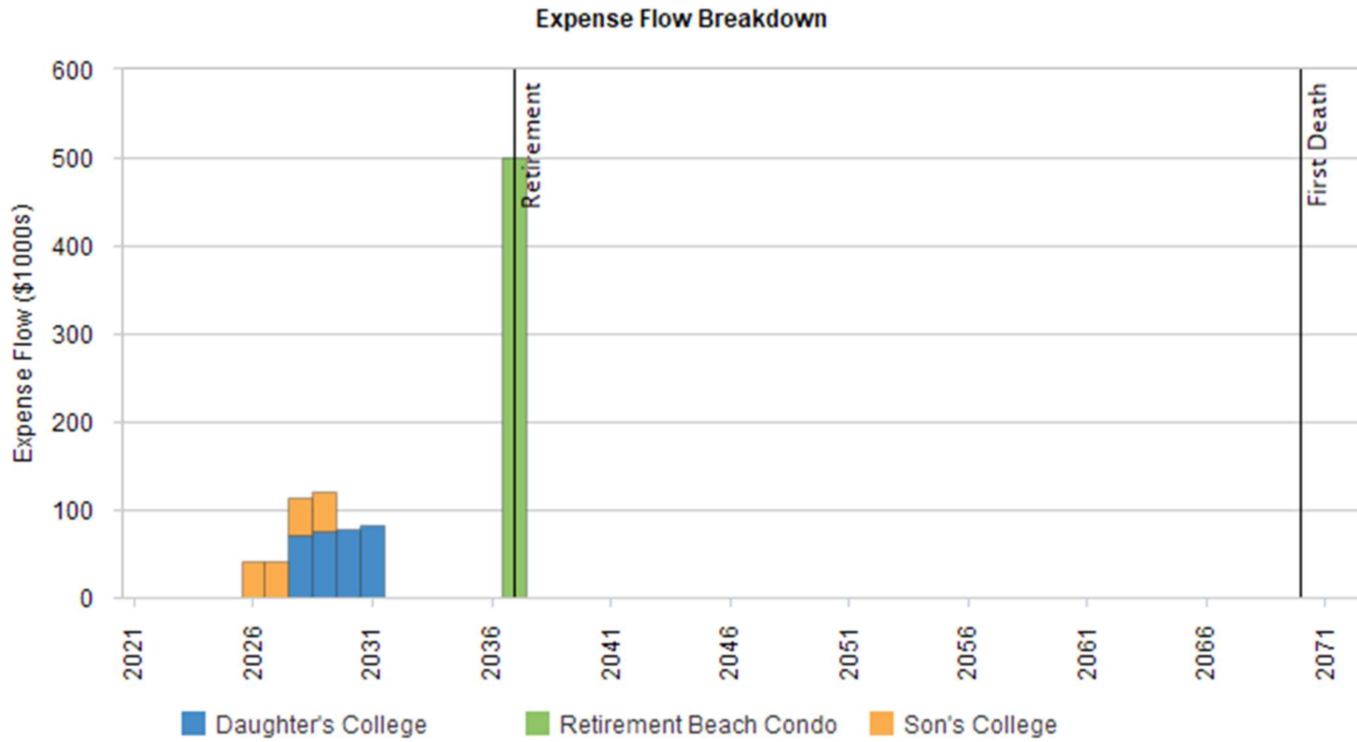
Year	Age	Living Expenses	Liability Payments	Other Expense Flows	Cash Gifts / Transfers	Taxes Paid	Total Expenses
2055	85/83	166,257	0	0	0	5,753	172,010
2056	86/84	169,896	0	0	0	5,606	175,502
2057	87/85	173,615	0	0	0	5,435	179,050
2058	88/86	177,440	0	0	0	5,260	182,700
2059	89/87	181,462	0	0	0	5,027	186,489
2060	90/88	185,567	0	0	0	4,801	190,368
2061	91/89	189,712	0	0	0	4,585	194,297
2062	92/90	193,892	0	0	0	4,406	198,298
2063	93/91	198,164	0	0	0	4,206	202,370
2064	94/92	202,535	0	0	0	3,972	206,507
2065	95/93	207,003	0	0	0	3,724	210,727
2066	96/94	211,571	0	0	0	3,430	215,001
2067	97/95	216,244	0	0	0	3,128	219,372
2068	98/96	221,022	0	0	0	2,776	223,798
2069	99/97	225,910	0	0	0	2,403	228,313
2070	**100/98**	**230,907**	**0**	**0**	**0**	**1,965**	**232,872**
2071	101/99	236,348	0	0	0	777	237,125
2072	102/100	237,906	0	0	0	0	237,906

Cash Flow - Expense Flows

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Expense Flows report illustrates your projected cash expenditures.



Cash Flow - Expense Flows

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Expense Flows report illustrates your projected cash expenditures.

Year	Age	Daughter's College	Retirement Beach Condo	Son's College	529 Plan Withdrawals	Total Expense Flows
2021	51/49	$0	$0	$0	$0	$0
2022	52/50	0	0	0	0	0
2023	53/51	0	0	0	0	0
2024	54/52	0	0	0	0	0
2025	55/53	0	0	0	0	0
2026	56/54	0	0	39,912	(39,912)	0
2027	57/55	0	0	41,907	(41,907)	0
2028	58/56	70,349	0	44,002	(75,984)	38,367
2029	59/57	73,866	0	46,202	(14,243)	105,825
2030	60/58	77,559	0	0	0	77,559
2031	61/59	81,437	0	0	0	81,437
2032	62/60	0	0	0	0	0
2033	63/61	0	0	0	0	0
2034	64/62	0	0	0	0	0
2035	65/63	0	0	0	0	0
2036	66/64	0	0	0	0	0
2037	**67/65**	**0**	**500,000**	**0**	**0**	**500,000**
2038	68/66	0	0	0	0	0
2039	69/67	0	0	0	0	0
2040	70/68	0	0	0	0	0
2041	71/69	0	0	0	0	0
2042	72/70	0	0	0	0	0
2043	73/71	0	0	0	0	0
2044	74/72	0	0	0	0	0
2045	75/73	0	0	0	0	0
2046	76/74	0	0	0	0	0
2047	77/75	0	0	0	0	0
2048	78/76	0	0	0	0	0
2049	79/77	0	0	0	0	0
2050	80/78	0	0	0	0	0
2051	81/79	0	0	0	0	0
2052	82/80	0	0	0	0	0
2053	83/81	0	0	0	0	0
2054	84/82	0	0	0	0	0

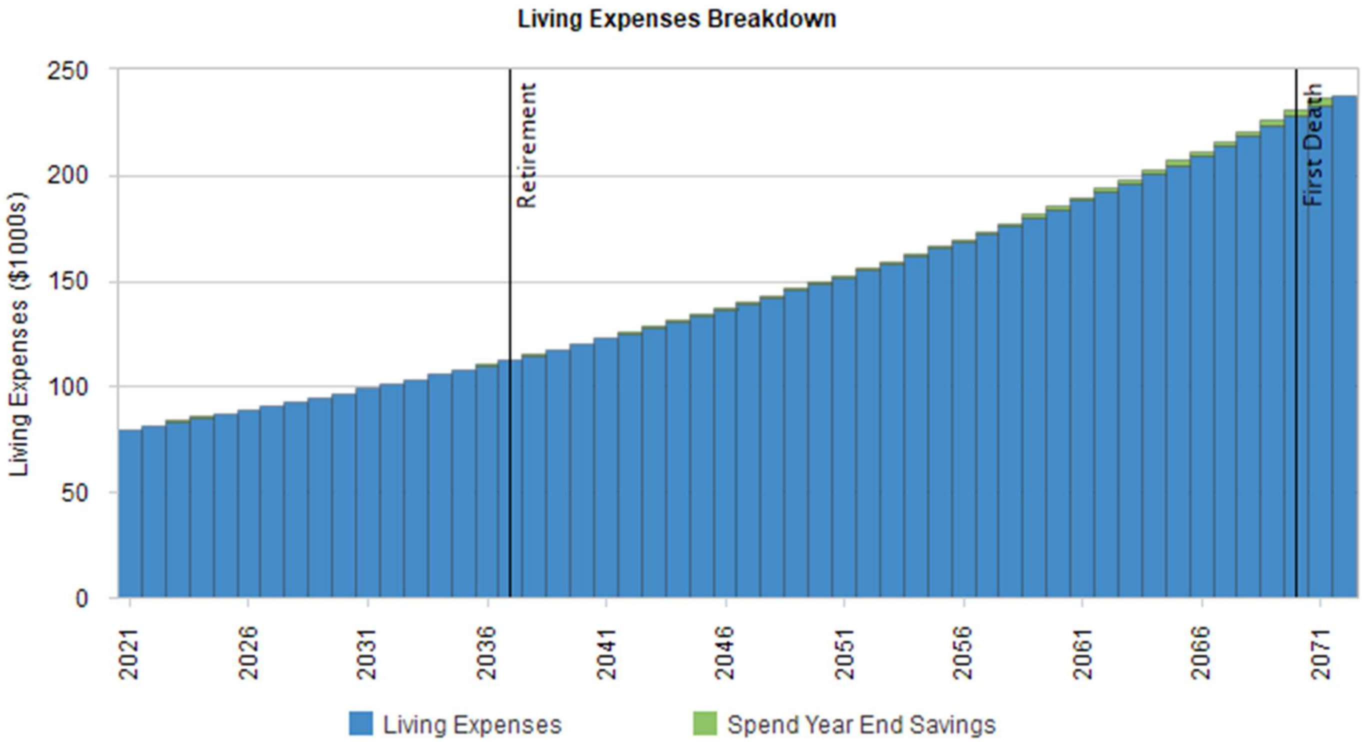
Year	Age	Daughter's College	Retirement Beach Condo	Son's College	529 Plan Withdrawals	Total Expense Flows
2055	85/83	0	0	0	0	0
2056	86/84	0	0	0	0	0
2057	87/85	0	0	0	0	0
2058	88/86	0	0	0	0	0
2059	89/87	0	0	0	0	0
2060	90/88	0	0	0	0	0
2061	91/89	0	0	0	0	0
2062	92/90	0	0	0	0	0
2063	93/91	0	0	0	0	0
2064	94/92	0	0	0	0	0
2065	95/93	0	0	0	0	0
2066	96/94	0	0	0	0	0
2067	97/95	0	0	0	0	0
2068	98/96	0	0	0	0	0
2069	99/97	0	0	0	0	0
2070	**100/98**	**0**	**0**	**0**	**0**	**0**
2071	101/99	0	0	0	0	0
2072	102/100	0	0	0	0	0

Cash Flow - Living Expenses

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Living Expenses report illustrates your projected cash expenditures.



Cash Flow - Living Expenses

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Living Expenses report illustrates your projected cash expenditures.

Year	Age	Living Expenses	Spend Year End Savings	Total Living Expenses
2021	51/49	$80,000	$0	$80,000
2022	52/50	81,728	168	81,896
2023	53/51	83,493	396	83,889
2024	54/52	85,296	620	85,916
2025	55/53	87,138	13	87,151
2026	56/54	89,020	0	89,020
2027	57/55	90,943	0	90,943
2028	58/56	92,907	0	92,907
2029	59/57	94,914	0	94,914
2030	60/58	96,964	0	96,964
2031	61/59	99,058	4	99,062
2032	62/60	101,198	76	101,274
2033	63/61	103,384	82	103,466
2034	64/62	105,617	92	105,709
2035	65/63	107,898	98	107,996
2036	66/64	110,229	114	110,343
2037	**67/65**	**112,610**	**11**	**112,621**
2038	68/66	115,042	148	115,190
2039	69/67	117,527	223	117,750
2040	70/68	120,066	297	120,363
2041	71/69	122,659	371	123,030
2042	72/70	125,308	444	125,752
2043	73/71	128,015	519	128,534
2044	74/72	130,780	594	131,374
2045	75/73	133,605	672	134,277
2046	76/74	136,491	748	137,239
2047	77/75	139,439	826	140,265
2048	78/76	142,451	906	143,357
2049	79/77	145,528	987	146,515
2050	80/78	148,671	1,069	149,740
2051	81/79	151,882	584	152,466
2052	82/80	155,163	639	155,802
2053	83/81	158,515	698	159,213
2054	84/82	161,939	758	162,697

Year	Age	Living Expenses	Spend Year End Savings	Total Living Expenses
2055	85/83	165,437	820	166,257
2056	86/84	169,010	886	169,896
2057	87/85	172,661	954	173,615
2058	88/86	176,390	1,050	177,440
2059	89/87	180,200	1,262	181,462
2060	90/88	184,092	1,475	185,567
2061	91/89	188,068	1,644	189,712
2062	92/90	192,130	1,762	193,892
2063	93/91	196,280	1,884	198,164
2064	94/92	200,520	2,015	202,535
2065	95/93	204,851	2,152	207,003
2066	96/94	209,276	2,295	211,571
2067	97/95	213,796	2,448	216,244
2068	98/96	218,414	2,608	221,022
2069	99/97	223,132	2,778	225,910
2070	**100/98**	**227,952**	**2,955**	**230,907**
2071	101/99	232,876	3,472	236,348
2072	102/100	237,906	0	237,906

Liability Amortization

Base Facts

Prepared for Mr. and Mrs. Client

The amortization worksheet shows you the expected balance of loans and mortgages.

Mortgage on Home

Type:	Mortgage	Interest Rate:	3.000%
Payment Periods:	360	Payment Frequency:	Monthly

Period	Starting Balance	Payments	Interest	Principal Payments	Ending Balance
1/2021	$400,000	($1,686)	$1,000	$686	$399,314
2/2021	399,314	(1,686)	998	688	398,625
3/2021	398,625	(1,686)	997	690	397,936
4/2021	397,936	(1,686)	995	692	397,244
5/2021	397,244	(1,686)	993	693	396,551
6/2021	396,551	(1,686)	991	695	395,856
7/2021	395,856	(1,686)	990	697	395,159
8/2021	395,159	(1,686)	988	699	394,460
9/2021	394,460	(1,686)	986	700	393,760
10/2021	393,760	(1,686)	984	702	393,058
11/2021	393,058	(1,686)	983	704	392,354
12/2021	392,354	(1,686)	981	706	391,649
1/2022	391,649	(1,686)	979	707	390,942
2/2022	390,942	(1,686)	977	709	390,233
3/2022	390,233	(1,686)	976	711	389,522
4/2022	389,522	(1,686)	974	713	388,809
5/2022	388,809	(1,686)	972	714	388,095
6/2022	388,095	(1,686)	970	716	387,379
7/2022	387,379	(1,686)	968	718	386,661
8/2022	386,661	(1,686)	967	720	385,941
9/2022	385,941	(1,686)	965	722	385,219
10/2022	385,219	(1,686)	963	723	384,496
11/2022	384,496	(1,686)	961	725	383,771
12/2022	383,771	(1,686)	959	727	383,044
1/2023	383,044	(1,686)	958	729	382,315
2/2023	382,315	(1,686)	956	731	381,585
3/2023	381,585	(1,686)	954	732	380,852
4/2023	380,852	(1,686)	952	734	380,118
5/2023	380,118	(1,686)	950	736	379,382
6/2023	379,382	(1,686)	948	738	378,644
7/2023	378,644	(1,686)	947	740	377,904
8/2023	377,904	(1,686)	945	742	377,162
9/2023	377,162	(1,686)	943	744	376,419
10/2023	376,419	(1,686)	941	745	375,673
11/2023	375,673	(1,686)	939	747	374,926
12/2023	374,926	(1,686)	937	749	374,177
1/2024	374,177	(1,686)	935	751	373,426
2/2024	373,426	(1,686)	934	753	372,673
3/2024	372,673	(1,686)	932	755	371,918
4/2024	371,918	(1,686)	930	757	371,162
5/2024	371,162	(1,686)	928	759	370,403
6/2024	370,403	(1,686)	926	760	369,643
7/2024	369,643	(1,686)	924	762	368,881
8/2024	368,881	(1,686)	922	764	368,116
9/2024	368,116	(1,686)	920	766	367,350
10/2024	367,350	(1,686)	918	768	366,582

11/2024	366,582	(1,686)	916	770	365,812
12/2024	365,812	(1,686)	915	772	365,040
1/2025	365,040	(1,686)	913	774	364,266
2/2025	364,266	(1,686)	911	776	363,490
3/2025	363,490	(1,686)	909	778	362,713
4/2025	362,713	(1,686)	907	780	361,933
5/2025	361,933	(1,686)	905	782	361,152
6/2025	361,152	(1,686)	903	784	360,368
7/2025	360,368	(1,686)	901	785	359,582
8/2025	359,582	(1,686)	899	787	358,795
9/2025	358,795	(1,686)	897	789	358,006
10/2025	358,006	(1,686)	895	791	357,214
11/2025	357,214	(1,686)	893	793	356,421
12/2025	356,421	(1,686)	891	795	355,625
1/2026	355,625	(1,686)	889	797	354,828
2/2026	354,828	(1,686)	887	799	354,028
3/2026	354,028	(1,686)	885	801	353,227
4/2026	353,227	(1,686)	883	803	352,424
5/2026	352,424	(1,686)	881	805	351,618
6/2026	351,618	(1,686)	879	807	350,811
7/2026	350,811	(1,686)	877	809	350,001
8/2026	350,001	(1,686)	875	811	349,190
9/2026	349,190	(1,686)	873	813	348,377
10/2026	348,377	(1,686)	871	815	347,561
11/2026	347,561	(1,686)	869	818	346,744
12/2026	346,744	(1,686)	867	820	345,924
1/2027	345,924	(1,686)	865	822	345,102
2/2027	345,102	(1,686)	863	824	344,279
3/2027	344,279	(1,686)	861	826	343,453
4/2027	343,453	(1,686)	859	828	342,625
5/2027	342,625	(1,686)	857	830	341,795
6/2027	341,795	(1,686)	854	832	340,963
7/2027	340,963	(1,686)	852	834	340,129
8/2027	340,129	(1,686)	850	836	339,293
9/2027	339,293	(1,686)	848	838	338,455
10/2027	338,455	(1,686)	846	840	337,615
11/2027	337,615	(1,686)	844	842	336,773
12/2027	336,773	(1,686)	842	844	335,928
1/2028	335,928	(1,686)	840	847	335,081
2/2028	335,081	(1,686)	838	849	334,233
3/2028	334,233	(1,686)	836	851	333,382
4/2028	333,382	(1,686)	833	853	332,529
5/2028	332,529	(1,686)	831	855	331,674
6/2028	331,674	(1,686)	829	857	330,817
7/2028	330,817	(1,686)	827	859	329,957
8/2028	329,957	(1,686)	825	862	329,096
9/2028	329,096	(1,686)	823	864	328,232
10/2028	328,232	(1,686)	821	866	327,366
11/2028	327,366	(1,686)	818	868	326,498
12/2028	326,498	(1,686)	816	870	325,628
1/2029	325,628	(1,686)	814	872	324,756
2/2029	324,756	(1,686)	812	875	323,881
3/2029	323,881	(1,686)	810	877	323,004
4/2029	323,004	(1,686)	808	879	322,126
5/2029	322,126	(1,686)	805	881	321,244
6/2029	321,244	(1,686)	803	883	320,361
7/2029	320,361	(1,686)	801	886	319,476
8/2029	319,476	(1,686)	799	888	318,588
9/2029	318,588	(1,686)	796	890	317,698
10/2029	317,698	(1,686)	794	892	316,806
11/2029	316,806	(1,686)	792	894	315,911

12/2029	315,911	(1,686)	790	897	315,015
1/2030	315,015	(1,686)	788	899	314,116
2/2030	314,116	(1,686)	785	901	313,215
3/2030	313,215	(1,686)	783	903	312,312
4/2030	312,312	(1,686)	781	906	311,406
5/2030	311,406	(1,686)	779	908	310,498
6/2030	310,498	(1,686)	776	910	309,588
7/2030	309,588	(1,686)	774	912	308,675
8/2030	308,675	(1,686)	772	915	307,761
9/2030	307,761	(1,686)	769	917	306,844
10/2030	306,844	(1,686)	767	919	305,924
11/2030	305,924	(1,686)	765	922	305,003
12/2030	305,003	(1,686)	763	924	304,079
1/2031	304,079	(1,686)	760	926	303,153
2/2031	303,153	(1,686)	758	929	302,224
3/2031	302,224	(1,686)	756	931	301,293
4/2031	301,293	(1,686)	753	933	300,360
5/2031	300,360	(1,686)	751	936	299,425
6/2031	299,425	(1,686)	749	938	298,487
7/2031	298,487	(1,686)	746	940	297,547
8/2031	297,547	(1,686)	744	943	296,604
9/2031	296,604	(1,686)	742	945	295,659
10/2031	295,659	(1,686)	739	947	294,712
11/2031	294,712	(1,686)	737	950	293,762
12/2031	293,762	(1,686)	734	952	292,810
1/2032	292,810	(1,686)	732	954	291,856
2/2032	291,856	(1,686)	730	957	290,899
3/2032	290,899	(1,686)	727	959	289,940
4/2032	289,940	(1,686)	725	962	288,978
5/2032	288,978	(1,686)	722	964	288,014
6/2032	288,014	(1,686)	720	966	287,048
7/2032	287,048	(1,686)	718	969	286,079
8/2032	286,079	(1,686)	715	971	285,108
9/2032	285,108	(1,686)	713	974	284,134
10/2032	284,134	(1,686)	710	976	283,158
11/2032	283,158	(1,686)	708	979	282,179
12/2032	282,179	(1,686)	705	981	281,199
1/2033	281,199	(1,686)	703	983	280,216
2/2033	280,216	(1,686)	701	986	279,230
3/2033	279,230	(1,686)	698	988	278,241
4/2033	278,241	(1,686)	696	991	277,251
5/2033	277,251	(1,686)	693	993	276,257
6/2033	276,257	(1,686)	691	996	275,261
7/2033	275,261	(1,686)	688	998	274,263
8/2033	274,263	(1,686)	686	1,001	273,262
9/2033	273,262	(1,686)	683	1,003	272,259
10/2033	272,259	(1,686)	681	1,006	271,253
11/2033	271,253	(1,686)	678	1,008	270,245
12/2033	270,245	(1,686)	676	1,011	269,234
1/2034	269,234	(1,686)	673	1,013	268,221
2/2034	268,221	(1,686)	671	1,016	267,205
3/2034	267,205	(1,686)	668	1,018	266,186
4/2034	266,186	(1,686)	665	1,021	265,165
5/2034	265,165	(1,686)	663	1,024	264,142
6/2034	264,142	(1,686)	660	1,026	263,116
7/2034	263,116	(1,686)	658	1,029	262,087
8/2034	262,087	(1,686)	655	1,031	261,056
9/2034	261,056	(1,686)	653	1,034	260,022
10/2034	260,022	(1,686)	650	1,036	258,986
11/2034	258,986	(1,686)	647	1,039	257,947
12/2034	257,947	(1,686)	645	1,042	256,905

1/2035	256,905	(1,686)	642	1,044	255,861
2/2035	255,861	(1,686)	640	1,047	254,814
3/2035	254,814	(1,686)	637	1,049	253,765
4/2035	253,765	(1,686)	634	1,052	252,713
5/2035	252,713	(1,686)	632	1,055	251,658
6/2035	251,658	(1,686)	629	1,057	250,601
7/2035	250,601	(1,686)	627	1,060	249,541
8/2035	249,541	(1,686)	624	1,063	248,478
9/2035	248,478	(1,686)	621	1,065	247,413
10/2035	247,413	(1,686)	619	1,068	246,345
11/2035	246,345	(1,686)	616	1,071	245,275
12/2035	245,275	(1,686)	613	1,073	244,201
1/2036	244,201	(1,686)	611	1,076	243,125
2/2036	243,125	(1,686)	608	1,079	242,046
3/2036	242,046	(1,686)	605	1,081	240,965
4/2036	240,965	(1,686)	602	1,084	239,881
5/2036	239,881	(1,686)	600	1,087	238,794
6/2036	238,794	(1,686)	597	1,089	237,705
7/2036	237,705	(1,686)	594	1,092	236,613
8/2036	236,613	(1,686)	592	1,095	235,518
9/2036	235,518	(1,686)	589	1,098	234,420
10/2036	234,420	(1,686)	586	1,100	233,320
11/2036	233,320	(1,686)	583	1,103	232,217
12/2036	232,217	(1,686)	581	1,106	231,111
1/2037	231,111	(1,686)	578	1,109	230,002
2/2037	230,002	(1,686)	575	1,111	228,891
3/2037	228,891	(1,686)	572	1,114	227,777
4/2037	227,777	(1,686)	569	1,117	226,660
5/2037	226,660	(1,686)	567	1,120	225,540
6/2037	225,540	(1,686)	564	1,123	224,417
7/2037	224,417	(1,686)	561	1,125	223,292
8/2037	223,292	(1,686)	558	1,128	222,164
9/2037	222,164	(1,686)	555	1,131	221,033
10/2037	221,033	(1,686)	553	1,134	219,899
11/2037	219,899	(1,686)	550	1,137	218,762
12/2037	218,762	(1,686)	547	1,140	217,623
1/2038	217,623	(1,686)	544	1,142	216,481
2/2038	216,481	(1,686)	541	1,145	215,335
3/2038	215,335	(1,686)	538	1,148	214,187
4/2038	214,187	(1,686)	535	1,151	213,036
5/2038	213,036	(1,686)	533	1,154	211,883
6/2038	211,883	(1,686)	530	1,157	210,726
7/2038	210,726	(1,686)	527	1,160	209,566
8/2038	209,566	(1,686)	524	1,163	208,404
9/2038	208,404	(1,686)	521	1,165	207,238
10/2038	207,238	(1,686)	518	1,168	206,070
11/2038	206,070	(1,686)	515	1,171	204,899
12/2038	204,899	(1,686)	512	1,174	203,725
1/2039	203,725	(1,686)	509	1,177	202,548
2/2039	202,548	(1,686)	506	1,180	201,368
3/2039	201,368	(1,686)	503	1,183	200,185
4/2039	200,185	(1,686)	500	1,186	198,999
5/2039	198,999	(1,686)	497	1,189	197,810
6/2039	197,810	(1,686)	495	1,192	196,618
7/2039	196,618	(1,686)	492	1,195	195,423
8/2039	195,423	(1,686)	489	1,198	194,225
9/2039	194,225	(1,686)	486	1,201	193,025
10/2039	193,025	(1,686)	483	1,204	191,821
11/2039	191,821	(1,686)	480	1,207	190,614
12/2039	190,614	(1,686)	477	1,210	189,404
1/2040	189,404	(1,686)	474	1,213	188,191

2/2040	188,191	(1,686)	470	1,216	186,975
3/2040	186,975	(1,686)	467	1,219	185,756
4/2040	185,756	(1,686)	464	1,222	184,534
5/2040	184,534	(1,686)	461	1,225	183,309
6/2040	183,309	(1,686)	458	1,228	182,081
7/2040	182,081	(1,686)	455	1,231	180,850
8/2040	180,850	(1,686)	452	1,234	179,615
9/2040	179,615	(1,686)	449	1,237	178,378
10/2040	178,378	(1,686)	446	1,240	177,138
11/2040	177,138	(1,686)	443	1,244	175,894
12/2040	175,894	(1,686)	440	1,247	174,647
1/2041	174,647	(1,686)	437	1,250	173,397
2/2041	173,397	(1,686)	433	1,253	172,144
3/2041	172,144	(1,686)	430	1,256	170,888
4/2041	170,888	(1,686)	427	1,259	169,629
5/2041	169,629	(1,686)	424	1,262	168,367
6/2041	168,367	(1,686)	421	1,265	167,101
7/2041	167,101	(1,686)	418	1,269	165,833
8/2041	165,833	(1,686)	415	1,272	164,561
9/2041	164,561	(1,686)	411	1,275	163,286
10/2041	163,286	(1,686)	408	1,278	162,007
11/2041	162,007	(1,686)	405	1,281	160,726
12/2041	160,726	(1,686)	402	1,285	159,441
1/2042	159,441	(1,686)	399	1,288	158,153
2/2042	158,153	(1,686)	395	1,291	156,862
3/2042	156,862	(1,686)	392	1,294	155,568
4/2042	155,568	(1,686)	389	1,297	154,270
5/2042	154,270	(1,686)	386	1,301	152,970
6/2042	152,970	(1,686)	382	1,304	151,666
7/2042	151,666	(1,686)	379	1,307	150,358
8/2042	150,358	(1,686)	376	1,311	149,048
9/2042	149,048	(1,686)	373	1,314	147,734
10/2042	147,734	(1,686)	369	1,317	146,417
11/2042	146,417	(1,686)	366	1,320	145,097
12/2042	145,097	(1,686)	363	1,324	143,773
1/2043	143,773	(1,686)	359	1,327	142,446
2/2043	142,446	(1,686)	356	1,330	141,116
3/2043	141,116	(1,686)	353	1,334	139,782
4/2043	139,782	(1,686)	349	1,337	138,445
5/2043	138,445	(1,686)	346	1,340	137,105
6/2043	137,105	(1,686)	343	1,344	135,761
7/2043	135,761	(1,686)	339	1,347	134,414
8/2043	134,414	(1,686)	336	1,350	133,064
9/2043	133,064	(1,686)	333	1,354	131,710
10/2043	131,710	(1,686)	329	1,357	130,353
11/2043	130,353	(1,686)	326	1,361	128,992
12/2043	128,992	(1,686)	322	1,364	127,628
1/2044	127,628	(1,686)	319	1,367	126,261
2/2044	126,261	(1,686)	316	1,371	124,890
3/2044	124,890	(1,686)	312	1,374	123,516
4/2044	123,516	(1,686)	309	1,378	122,138
5/2044	122,138	(1,686)	305	1,381	120,757
6/2044	120,757	(1,686)	302	1,385	119,372
7/2044	119,372	(1,686)	298	1,388	117,984
8/2044	117,984	(1,686)	295	1,391	116,593
9/2044	116,593	(1,686)	291	1,395	115,198
10/2044	115,198	(1,686)	288	1,398	113,800
11/2044	113,800	(1,686)	284	1,402	112,398
12/2044	112,398	(1,686)	281	1,405	110,992
1/2045	110,992	(1,686)	277	1,409	109,583
2/2045	109,583	(1,686)	274	1,412	108,171

3/2045	108,171	(1,686)	270	1,416	106,755
4/2045	106,755	(1,686)	267	1,420	105,335
5/2045	105,335	(1,686)	263	1,423	103,912
6/2045	103,912	(1,686)	260	1,427	102,485
7/2045	102,485	(1,686)	256	1,430	101,055
8/2045	101,055	(1,686)	253	1,434	99,621
9/2045	99,621	(1,686)	249	1,437	98,184
10/2045	98,184	(1,686)	245	1,441	96,743
11/2045	96,743	(1,686)	242	1,445	95,299
12/2045	95,299	(1,686)	238	1,448	93,850
1/2046	93,850	(1,686)	235	1,452	92,398
2/2046	92,398	(1,686)	231	1,455	90,943
3/2046	90,943	(1,686)	227	1,459	89,484
4/2046	89,484	(1,686)	224	1,463	88,021
5/2046	88,021	(1,686)	220	1,466	86,555
6/2046	86,555	(1,686)	216	1,470	85,085
7/2046	85,085	(1,686)	213	1,474	83,611
8/2046	83,611	(1,686)	209	1,477	82,134
9/2046	82,134	(1,686)	205	1,481	80,652
10/2046	80,652	(1,686)	202	1,485	79,168
11/2046	79,168	(1,686)	198	1,488	77,679
12/2046	77,679	(1,686)	194	1,492	76,187
1/2047	76,187	(1,686)	190	1,496	74,691
2/2047	74,691	(1,686)	187	1,500	73,191
3/2047	73,191	(1,686)	183	1,503	71,688
4/2047	71,688	(1,686)	179	1,507	70,181
5/2047	70,181	(1,686)	175	1,511	68,670
6/2047	68,670	(1,686)	172	1,515	67,155
7/2047	67,155	(1,686)	168	1,519	65,636
8/2047	65,636	(1,686)	164	1,522	64,114
9/2047	64,114	(1,686)	160	1,526	62,588
10/2047	62,588	(1,686)	156	1,530	61,058
11/2047	61,058	(1,686)	153	1,534	59,524
12/2047	59,524	(1,686)	149	1,538	57,987
1/2048	57,987	(1,686)	145	1,541	56,446
2/2048	56,446	(1,686)	141	1,545	54,900
3/2048	54,900	(1,686)	137	1,549	53,351
4/2048	53,351	(1,686)	133	1,553	51,798
5/2048	51,798	(1,686)	129	1,557	50,241
6/2048	50,241	(1,686)	126	1,561	48,680
7/2048	48,680	(1,686)	122	1,565	47,116
8/2048	47,116	(1,686)	118	1,569	45,547
9/2048	45,547	(1,686)	114	1,573	43,974
10/2048	43,974	(1,686)	110	1,576	42,398
11/2048	42,398	(1,686)	106	1,580	40,818
12/2048	40,818	(1,686)	102	1,584	39,233
1/2049	39,233	(1,686)	98	1,588	37,645
2/2049	37,645	(1,686)	94	1,592	36,052
3/2049	36,052	(1,686)	90	1,596	34,456
4/2049	34,456	(1,686)	86	1,600	32,856
5/2049	32,856	(1,686)	82	1,604	31,252
6/2049	31,252	(1,686)	78	1,608	29,643
7/2049	29,643	(1,686)	74	1,612	28,031
8/2049	28,031	(1,686)	70	1,616	26,415
9/2049	26,415	(1,686)	66	1,620	24,794
10/2049	24,794	(1,686)	62	1,624	23,170
11/2049	23,170	(1,686)	58	1,628	21,541
12/2049	21,541	(1,686)	54	1,633	19,909
2/2050	19,909	(1,686)	50	1,637	18,272
3/2050	18,272	(1,686)	46	1,641	16,632
4/2050	16,632	(1,686)	42	1,645	14,987

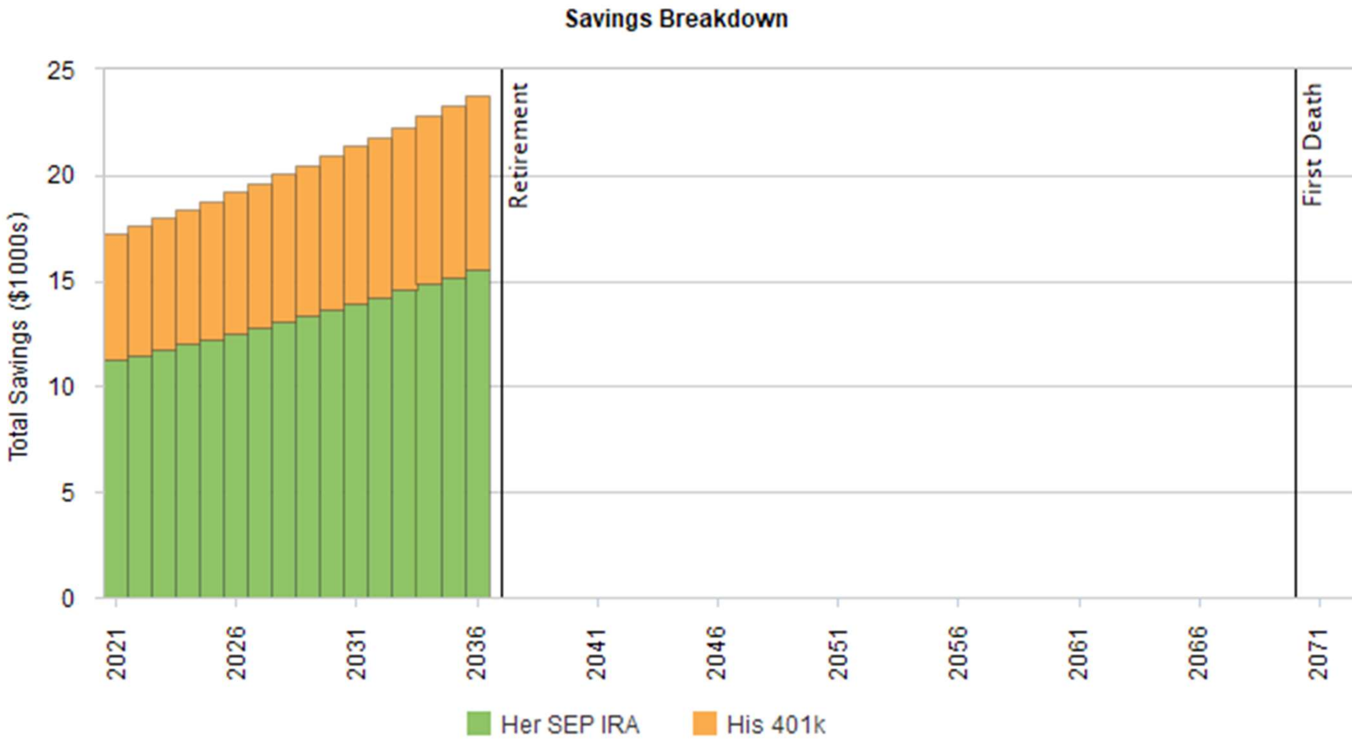
5/2050	14,987	(1,686)	37	1,649	13,338
6/2050	13,338	(1,686)	33	1,653	11,685
7/2050	11,685	(1,686)	29	1,657	10,028
8/2050	10,028	(1,686)	25	1,661	8,366
9/2050	8,366	(1,686)	21	1,666	6,701
10/2050	6,701	(1,686)	17	1,670	5,031
11/2050	5,031	(1,686)	13	1,674	3,357
12/2050	3,357	(3,365)	8	3,044	0

Cash Flow - Savings

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

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



This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions, 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. Past performance is no guarantee of future results. The market for all securities is subject to fluctuation such that upon sale an investor may lose principal.

Securities and Advisory Services offered through LPL Financial, A Registered Investment Advisor, and Member FINRA/SIPC.

Cash Flow - Savings

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

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

		Planned Savings	Employer Provided		
Year	**Age**	**His 401k**	**Her SEP IRA**	**His 401k**	**Total Savings**
2021	51/49	$3,000	$11,250	$3,000	$17,250
2022	52/50	3,065	11,493	3,065	17,623
2023	53/51	3,131	11,741	3,131	18,003
2024	54/52	3,199	11,995	3,199	18,393
2025	55/53	3,268	12,254	3,268	18,790
2026	56/54	3,338	12,519	3,338	19,195
2027	57/55	3,410	12,789	3,410	19,609
2028	58/56	3,484	13,065	3,484	20,033
2029	59/57	3,559	13,348	3,559	20,466
2030	60/58	3,636	13,636	3,636	20,908
2031	61/59	3,715	13,930	3,715	21,360
2032	62/60	3,795	14,231	3,795	21,821
2033	63/61	3,877	14,539	3,877	22,293
2034	64/62	3,961	14,853	3,961	22,775
2035	65/63	4,046	15,174	4,046	23,266
2036	66/64	4,134	15,501	4,134	23,769
2037	**67/65**	**0**	**0**	**0**	**0**
2038	68/66	0	0	0	0
2039	69/67	0	0	0	0
2040	70/68	0	0	0	0
2041	71/69	0	0	0	0
2042	72/70	0	0	0	0
2043	73/71	0	0	0	0
2044	74/72	0	0	0	0
2045	75/73	0	0	0	0
2046	76/74	0	0	0	0
2047	77/75	0	0	0	0
2048	78/76	0	0	0	0
2049	79/77	0	0	0	0
2050	80/78	0	0	0	0
2051	81/79	0	0	0	0
2052	82/80	0	0	0	0
2053	83/81	0	0	0	0

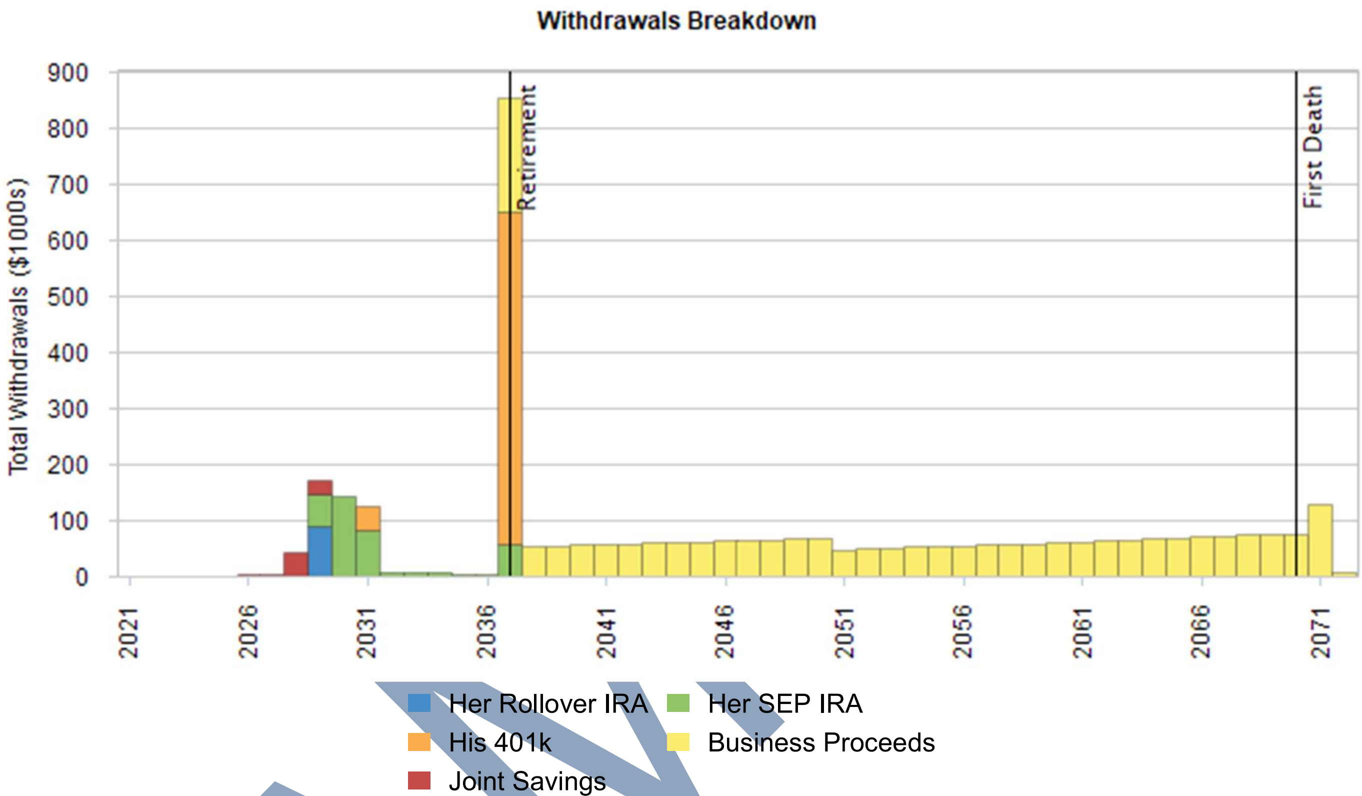
Year	Age	Planned Savings His 401k	Employer Provided Her SEP IRA	His 401k	Total Savings
2054	84/82	0	0	0	0
2055	85/83	0	0	0	0
2056	86/84	0	0	0	0
2057	87/85	0	0	0	0
2058	88/86	0	0	0	0
2059	89/87	0	0	0	0
2060	90/88	0	0	0	0
2061	91/89	0	0	0	0
2062	92/90	0	0	0	0
2063	93/91	0	0	0	0
2064	94/92	0	0	0	0
2065	95/93	0	0	0	0
2066	96/94	0	0	0	0
2067	97/95	0	0	0	0
2068	98/96	0	0	0	0
2069	99/97	0	0	0	0
2070	**100/98**	**0**	**0**	**0**	**0**
2071	101/99	0	0	0	0
2072	102/100	0	0	0	0

Cash Flow - Withdrawals

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

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



Cash Flow - Withdrawals

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

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

		Supplemental Withdrawals							
Year	**Age**	**Business Proceeds**	**Her Rollover IRA**	**Her SEP IRA**	**His 401k**	**Joint Savings**	**Total Withdrawals**	**Total Portfolio Assets (BoY)**	**Withdrawal Percentage**
2021	51/49	$0	$0	$0	$0	$11	$11	$325,000	0.00%
2022	52/50	0	0	0	0	0	0	359,289	0.00%
2023	53/51	0	0	0	0	0	0	396,302	0.00%
2024	54/52	0	0	0	0	0	0	436,218	0.00%
2025	55/53	0	0	0	0	0	0	479,247	0.00%
2026	56/54	0	0	0	0	2,776	2,776	525,608	0.53%
2027	57/55	0	0	0	0	4,144	4,144	572,759	0.72%
2028	58/56	0	0	0	0	41,205	41,205	622,362	6.62%
2029	59/57	0	90,542	55,186	0	26,864	172,592	638,993	27.01%
2030	60/58	0	0	142,793	0	0	142,793	528,614	27.01%
2031	61/59	0	0	81,240	45,068	0	126,308	442,780	28.53%
2032	62/60	0	0	5,662	0	0	5,662	368,029	1.54%
2033	63/61	0	0	5,600	0	0	5,600	409,288	1.37%
2034	64/62	0	0	5,362	0	0	5,362	453,894	1.18%
2035	65/63	0	0	5,306	0	0	5,306	502,263	1.06%
2036	66/64	0	0	4,538	0	0	4,538	554,477	0.82%
2037	**67/65**	**204,837**	**0**	**57,692**	**591,012**	**0**	**853,541**	**611,523**	**100.00%**
2038	68/66	53,559	0	0	0	0	53,559	855,963	6.26%
2039	69/67	54,783	0	0	0	0	54,783	854,447	6.41%
2040	70/68	56,013	0	0	0	0	56,013	851,614	6.58%
2041	71/69	57,221	0	0	0	0	57,221	847,379	6.75%
2042	72/70	58,439	0	0	0	0	58,439	841,679	6.94%
2043	73/71	59,636	0	0	0	0	59,636	834,414	7.15%
2044	74/72	60,828	0	0	0	0	60,828	825,510	7.37%
2045	75/73	62,049	0	0	0	0	62,049	814,873	7.61%
2046	76/74	63,232	0	0	0	0	63,232	802,368	7.88%
2047	77/75	64,402	0	0	0	0	64,402	787,920	8.17%
2048	78/76	65,567	0	0	0	0	65,567	771,424	8.50%
2049	79/77	66,731	0	0	0	0	66,731	752,760	8.86%
2050	80/78	67,898	0	0	0	0	67,898	731,797	9.28%

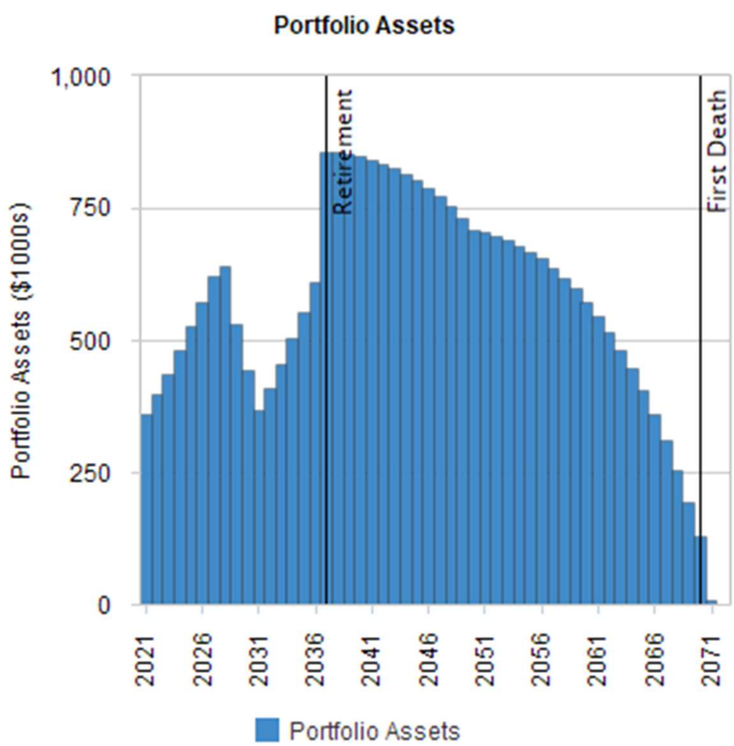
Year	Age	Supplemental Withdrawals Business Proceeds	Her Rollover IRA	Her SEP IRA	His 401k	Joint Savings	Total Withdrawals	Total Portfolio Assets (BoY)	Withdrawal Percentage
2051	81/79	47,755	0	0	0	0	47,755	708,392	6.74%
2052	82/80	49,098	0	0	0	0	49,098	703,707	6.98%
2053	83/81	50,452	0	0	0	0	50,452	697,394	7.23%
2054	84/82	51,799	0	0	0	0	51,799	689,344	7.51%
2055	85/83	53,163	0	0	0	0	53,163	679,457	7.82%
2056	86/84	54,520	0	0	0	0	54,520	667,605	8.17%
2057	87/85	55,887	0	0	0	0	55,887	653,675	8.55%
2058	88/86	57,309	0	0	0	0	57,309	637,531	8.99%
2059	89/87	58,820	0	0	0	0	58,820	618,984	9.50%
2060	90/88	60,374	0	0	0	0	60,374	597,798	10.10%
2061	91/89	61,928	0	0	0	0	61,928	573,770	10.79%
2062	92/90	63,502	0	0	0	0	63,502	546,727	11.61%
2063	93/91	65,094	0	0	0	0	65,094	516,466	12.60%
2064	94/92	66,697	0	0	0	0	66,697	482,773	13.82%
2065	95/93	68,330	0	0	0	0	68,330	445,429	15.34%
2066	96/94	69,960	0	0	0	0	69,960	404,181	17.31%
2067	97/95	71,630	0	0	0	0	71,630	358,795	19.96%
2068	98/96	73,296	0	0	0	0	73,296	308,980	23.72%
2069	99/97	74,992	0	0	0	0	74,992	254,470	29.47%
2070	**100/98**	**76,670**	**0**	**0**	**0**	**0**	**76,670**	**194,950**	**39.33%**
2071	101/99	129,953	0	0	0	0	129,953	130,133	99.86%
2072	102/100	8,584	0	0	0	0	8,584	8,092	100.00%

Cash Flow - Total Portfolio Assets

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Total Portfolio Assets report illustrates the impact to your total portfolio assets resulting from Cash Flow, Portfolio Growth and Other Portfolio Activity.



Cash Flow - Total Portfolio Assets

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Total Portfolio Assets report illustrates the impact to your total portfolio assets resulting from Cash Flow, Portfolio Growth and Other Portfolio Activity.

Year	Age	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2021	51/49	($11)	$17,050	$17,250	$359,289
2022	52/50	0	19,390	17,623	396,302
2023	53/51	0	21,913	18,003	436,218
2024	54/52	0	24,636	18,393	479,247
2025	55/53	0	27,571	18,790	525,608
2026	56/54	(2,776)	30,732	19,195	572,759
2027	57/55	(4,144)	34,138	19,609	622,362
2028	58/56	(41,205)	37,803	20,033	638,993
2029	59/57	(172,592)	41,747	20,466	528,614
2030	60/58	(142,793)	36,051	20,908	442,780
2031	61/59	(126,308)	30,197	21,360	368,029
2032	62/60	(5,662)	25,100	21,821	409,288
2033	63/61	(5,600)	27,913	22,293	453,894
2034	64/62	(5,362)	30,956	22,775	502,263
2035	65/63	(5,306)	34,254	23,266	554,477
2036	66/64	(4,538)	37,815	23,769	611,523
2037	**67/65**	**146,459**	**97,981**	**0**	**855,963**
2038	68/66	(53,559)	52,043	0	854,447
2039	69/67	(54,783)	51,950	0	851,614
2040	70/68	(56,013)	51,778	0	847,379
2041	71/69	(57,221)	51,521	0	841,679
2042	72/70	(58,439)	51,174	0	834,414
2043	73/71	(59,636)	50,732	0	825,510
2044	74/72	(60,828)	50,191	0	814,873
2045	75/73	(62,049)	49,544	0	802,368
2046	76/74	(63,232)	48,784	0	787,920
2047	77/75	(64,402)	47,906	0	771,424
2048	78/76	(65,567)	46,903	0	752,760
2049	79/77	(66,731)	45,768	0	731,797
2050	80/78	(67,898)	44,493	0	708,392
2051	81/79	(47,755)	43,070	0	703,707
2052	82/80	(49,098)	42,785	0	697,394
2053	83/81	(50,452)	42,402	0	689,344
2054	84/82	(51,799)	41,912	0	679,457

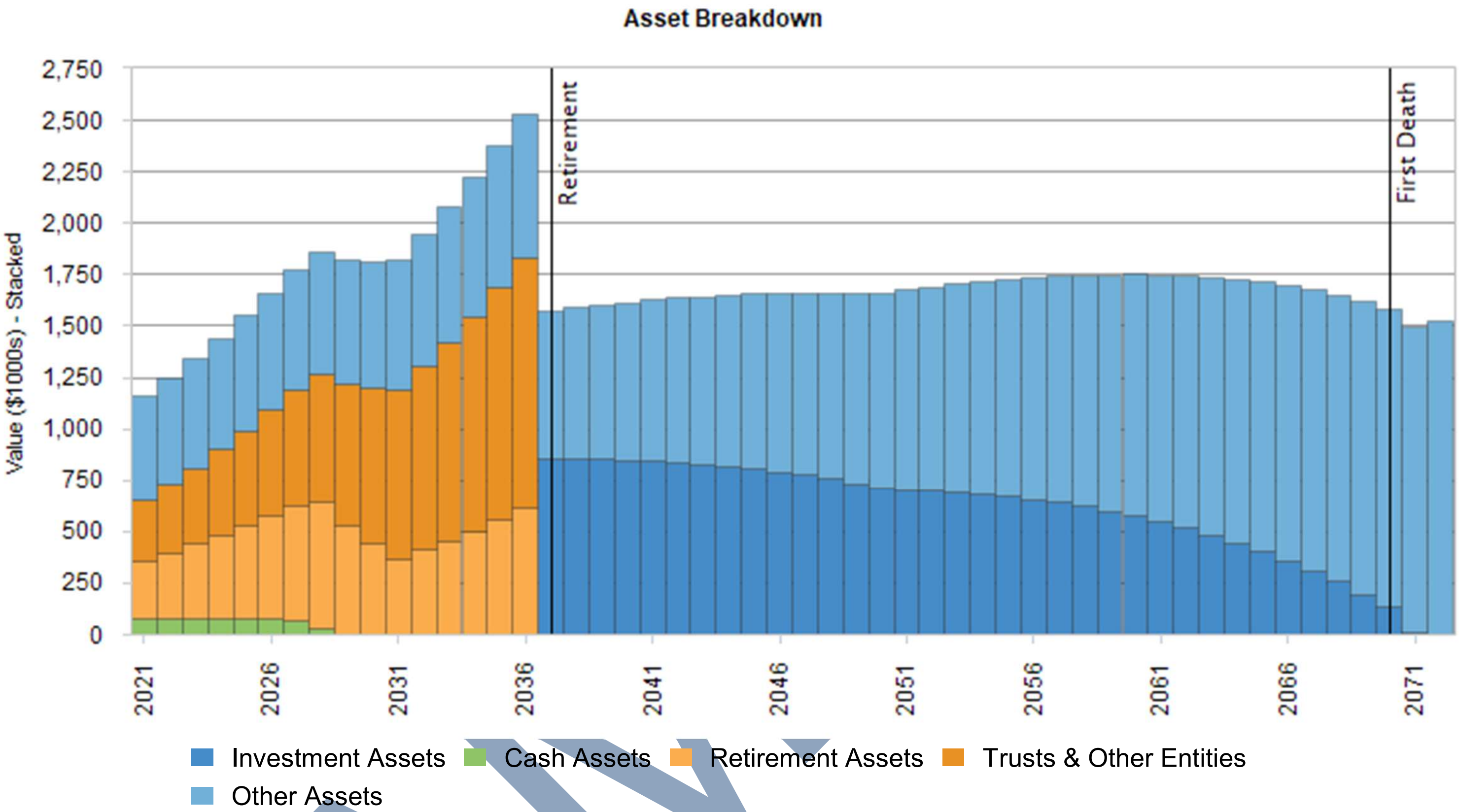
Year	Age	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2055	85/83	(53,163)	41,311	0	667,605
2056	86/84	(54,520)	40,590	0	653,675
2057	87/85	(55,887)	39,743	0	637,531
2058	88/86	(57,309)	38,762	0	618,984
2059	89/87	(58,820)	37,634	0	597,798
2060	90/88	(60,374)	36,346	0	573,770
2061	91/89	(61,928)	34,885	0	546,727
2062	92/90	(63,502)	33,241	0	516,466
2063	93/91	(65,094)	31,401	0	482,773
2064	94/92	(66,697)	29,353	0	445,429
2065	95/93	(68,330)	27,082	0	404,181
2066	96/94	(69,960)	24,574	0	358,795
2067	97/95	(71,630)	21,815	0	308,980
2068	98/96	(73,296)	18,786	0	254,470
2069	99/97	(74,992)	15,472	0	194,950
2070	**100/98**	**(76,670)**	**11,853**	**0**	**130,133**
2071	101/99	(129,953)	7,912	0	8,092
2072	102/100	(128,635)	492	0	(120,051)

Assets

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Assets report illustrates the breakdown of your total assets.



Assets

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Assets report illustrates the breakdown of your total assets.

Year	Age	Investment Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2021	51/49	$0	$74,989	$284,300	$359,289	$288,034	$510,800	$1,158,123
2022	52/50	0	74,989	321,313	396,302	328,658	521,833	1,246,793
2023	53/51	0	74,989	361,229	436,218	371,994	533,105	1,341,317
2024	54/52	0	74,989	404,258	479,247	418,169	544,620	1,442,036
2025	55/53	0	74,989	450,619	525,608	465,949	556,384	1,547,941
2026	56/54	0	72,213	500,546	572,759	516,658	568,402	1,657,819
2027	57/55	0	68,069	554,293	622,362	570,428	580,679	1,773,469
2028	58/56	0	26,864	612,129	638,993	627,399	593,222	1,859,614
2029	59/57	0	0	528,614	528,614	687,717	606,036	1,822,367
2030	60/58	0	0	442,780	442,780	751,537	619,126	1,813,443
2031	61/59	0	0	368,029	368,029	819,019	632,499	1,819,547
2032	62/60	0	0	409,288	409,288	890,331	646,161	1,945,780
2033	63/61	0	0	453,894	453,894	965,648	660,118	2,079,660
2034	64/62	0	0	502,263	502,263	1,045,156	674,377	2,221,796
2035	65/63	0	0	554,477	554,477	1,129,049	688,944	2,372,470
2036	66/64	0	0	611,523	611,523	1,217,526	703,825	2,532,874
2037	**67/65**	**855,963**	**0**	**0**	**855,963**	**0**	**719,028**	**1,574,991**
2038	68/66	854,447	0	0	854,447	0	734,559	1,589,006
2039	69/67	851,614	0	0	851,614	0	750,425	1,602,039
2040	70/68	847,379	0	0	847,379	0	766,634	1,614,013
2041	71/69	841,679	0	0	841,679	0	783,193	1,624,872
2042	72/70	834,414	0	0	834,414	0	800,110	1,634,524
2043	73/71	825,510	0	0	825,510	0	817,392	1,642,902
2044	74/72	814,873	0	0	814,873	0	835,048	1,649,921
2045	75/73	802,368	0	0	802,368	0	853,085	1,655,453
2046	76/74	787,920	0	0	787,920	0	871,512	1,659,432
2047	77/75	771,424	0	0	771,424	0	890,337	1,661,761
2048	78/76	752,760	0	0	752,760	0	909,568	1,662,328
2049	79/77	731,797	0	0	731,797	0	929,215	1,661,012
2050	80/78	708,392	0	0	708,392	0	949,286	1,657,678
2051	81/79	703,707	0	0	703,707	0	969,791	1,673,498
2052	82/80	697,394	0	0	697,394	0	990,738	1,688,132
2053	83/81	689,344	0	0	689,344	0	1,012,138	1,701,482
2054	84/82	679,457	0	0	679,457	0	1,034,000	1,713,457

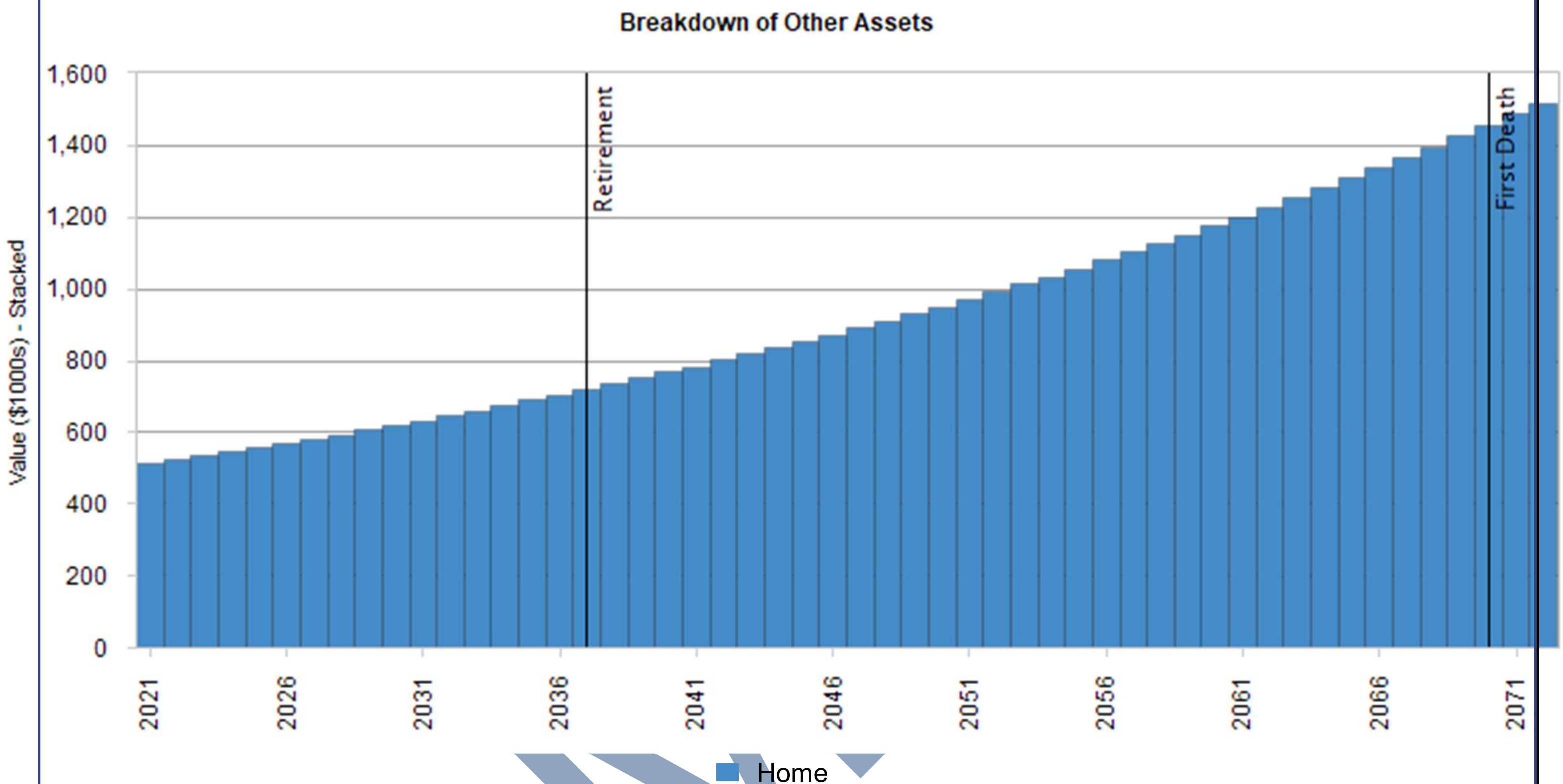
Year	Age	Investment Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2055	85/83	667,605	0	0	667,605	0	1,056,334	1,723,939
2056	86/84	653,675	0	0	653,675	0	1,079,151	1,732,826
2057	87/85	637,531	0	0	637,531	0	1,102,461	1,739,992
2058	88/86	618,984	0	0	618,984	0	1,126,274	1,745,258
2059	89/87	597,798	0	0	597,798	0	1,150,602	1,748,400
2060	90/88	573,770	0	0	573,770	0	1,175,455	1,749,225
2061	91/89	546,727	0	0	546,727	0	1,200,845	1,747,572
2062	92/90	516,466	0	0	516,466	0	1,226,783	1,743,249
2063	93/91	482,773	0	0	482,773	0	1,253,282	1,736,055
2064	94/92	445,429	0	0	445,429	0	1,280,353	1,725,782
2065	95/93	404,181	0	0	404,181	0	1,308,009	1,712,190
2066	96/94	358,795	0	0	358,795	0	1,336,262	1,695,057
2067	97/95	308,980	0	0	308,980	0	1,365,125	1,674,105
2068	98/96	254,470	0	0	254,470	0	1,394,612	1,649,082
2069	99/97	194,950	0	0	194,950	0	1,424,736	1,619,686
2070	**100/98**	**130,133**	**0**	**0**	**130,133**	**0**	**1,455,510**	**1,585,643**
2071	101/99	8,092	0	0	8,092	0	1,486,949	1,495,041
2072	102/100	0	(120,051)	0	(120,051)	0	1,519,067	1,399,016

Other Assets

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Other Assets report illustrates the balances of your Other Assets over time.



Other Assets

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Other Assets report illustrates the balances of your Other Assets over time.

Year	Age	Home	Total Other Assets
2021	51/49	$510,800	$510,800
2022	52/50	521,833	521,833
2023	53/51	533,105	533,105
2024	54/52	544,620	544,620
2025	55/53	556,384	556,384
2026	56/54	568,402	568,402
2027	57/55	580,679	580,679
2028	58/56	593,222	593,222
2029	59/57	606,036	606,036
2030	60/58	619,126	619,126
2031	61/59	632,499	632,499
2032	62/60	646,161	646,161
2033	63/61	660,118	660,118
2034	64/62	674,377	674,377
2035	65/63	688,944	688,944
2036	66/64	703,825	703,825
2037	**67/65**	**719,028**	**719,028**
2038	68/66	734,559	734,559
2039	69/67	750,425	750,425
2040	70/68	766,634	766,634
2041	71/69	783,193	783,193
2042	72/70	800,110	800,110
2043	73/71	817,392	817,392
2044	74/72	835,048	835,048
2045	75/73	853,085	853,085
2046	76/74	871,512	871,512
2047	77/75	890,337	890,337
2048	78/76	909,568	909,568
2049	79/77	929,215	929,215
2050	80/78	949,286	949,286
2051	81/79	969,791	969,791
2052	82/80	990,738	990,738
2053	83/81	1,012,138	1,012,138
2054	84/82	1,034,000	1,034,000

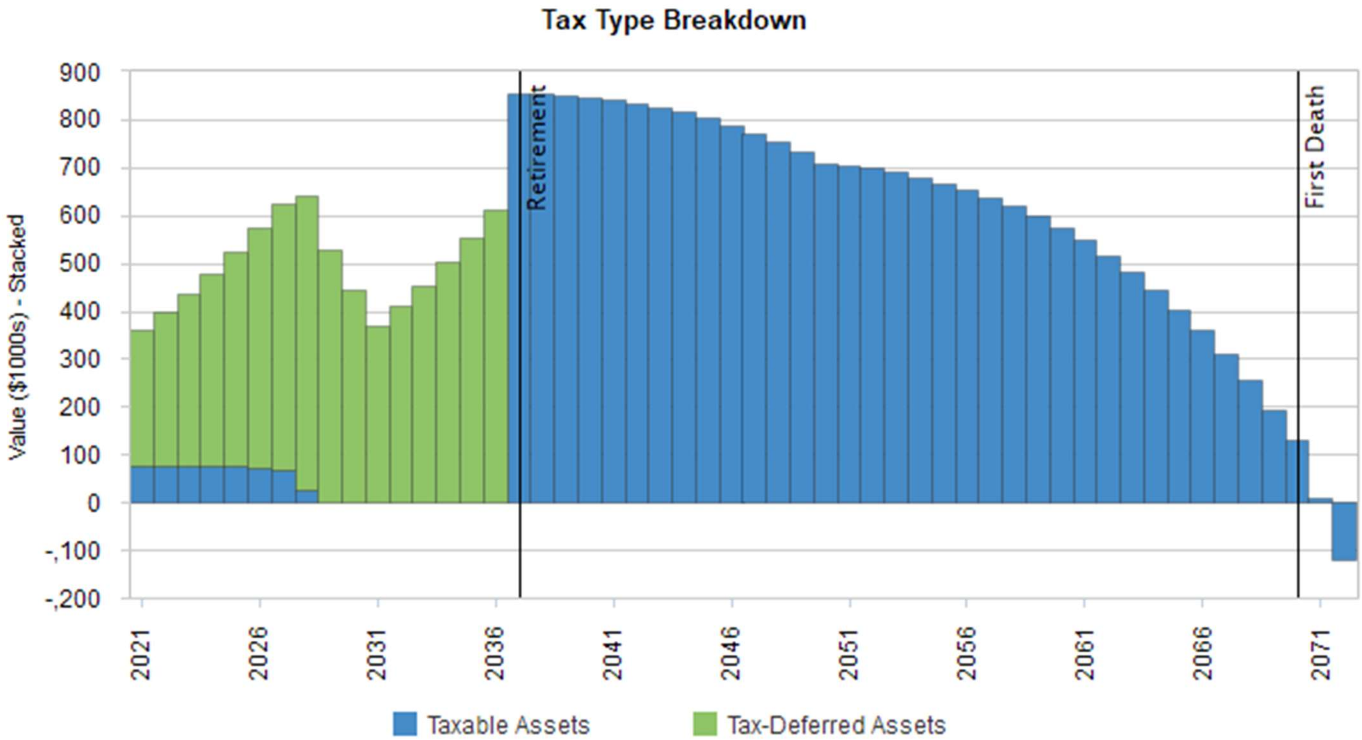
Year	Age	Home	Total Other Assets
2055	85/83	1,056,334	1,056,334
2056	86/84	1,079,151	1,079,151
2057	87/85	1,102,461	1,102,461
2058	88/86	1,126,274	1,126,274
2059	89/87	1,150,602	1,150,602
2060	90/88	1,175,455	1,175,455
2061	91/89	1,200,845	1,200,845
2062	92/90	1,226,783	1,226,783
2063	93/91	1,253,282	1,253,282
2064	94/92	1,280,353	1,280,353
2065	95/93	1,308,009	1,308,009
2066	96/94	1,336,262	1,336,262
2067	97/95	1,365,125	1,365,125
2068	98/96	1,394,612	1,394,612
2069	99/97	1,424,736	1,424,736
2070	**100/98**	**1,455,510**	**1,455,510**
2071	101/99	1,486,949	1,486,949
2072	102/100	1,519,067	1,519,067

Assets by Tax Type

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Assets Tax Type report illustrates the breakdown of your assets by their tax treatment.



Assets by Tax Type

Base Facts (All Years)

Prepared for Mr. and Mrs. Client

The Assets Tax Type report illustrates the breakdown of your assets by their tax treatment.

Year	Age	Taxable Assets	Tax-Deferred Assets	Tax-Free Assets	Total Portfolio Assets
2021	51/49	$74,989	$284,300	$0	$359,289
2022	52/50	74,989	321,313	0	396,302
2023	53/51	74,989	361,229	0	436,218
2024	54/52	74,989	404,258	0	479,247
2025	55/53	74,989	450,619	0	525,608
2026	56/54	72,213	500,546	0	572,759
2027	57/55	68,069	554,293	0	622,362
2028	58/56	26,864	612,129	0	638,993
2029	59/57	0	528,614	0	528,614
2030	60/58	0	442,780	0	442,780
2031	61/59	0	368,029	0	368,029
2032	62/60	0	409,288	0	409,288
2033	63/61	0	453,894	0	453,894
2034	64/62	0	502,263	0	502,263
2035	65/63	0	554,477	0	554,477
2036	66/64	0	611,523	0	611,523
2037	**67/65**	**855,963**	**0**	**0**	**855,963**
2038	68/66	854,447	0	0	854,447
2039	69/67	851,614	0	0	851,614
2040	70/68	847,379	0	0	847,379
2041	71/69	841,679	0	0	841,679
2042	72/70	834,414	0	0	834,414
2043	73/71	825,510	0	0	825,510
2044	74/72	814,873	0	0	814,873
2045	75/73	802,368	0	0	802,368
2046	76/74	787,920	0	0	787,920
2047	77/75	771,424	0	0	771,424
2048	78/76	752,760	0	0	752,760
2049	79/77	731,797	0	0	731,797
2050	80/78	708,392	0	0	708,392
2051	81/79	703,707	0	0	703,707
2052	82/80	697,394	0	0	697,394
2053	83/81	689,344	0	0	689,344
2054	84/82	679,457	0	0	679,457

Year	Age	Taxable Assets	Tax-Deferred Assets	Tax-Free Assets	Total Portfolio Assets
2055	85/83	667,605	0	0	667,605
2056	86/84	653,675	0	0	653,675
2057	87/85	637,531	0	0	637,531
2058	88/86	618,984	0	0	618,984
2059	89/87	597,798	0	0	597,798
2060	90/88	573,770	0	0	573,770
2061	91/89	546,727	0	0	546,727
2062	92/90	516,466	0	0	516,466
2063	93/91	482,773	0	0	482,773
2064	94/92	445,429	0	0	445,429
2065	95/93	404,181	0	0	404,181
2066	96/94	358,795	0	0	358,795
2067	97/95	308,980	0	0	308,980
2068	98/96	254,470	0	0	254,470
2069	99/97	194,950	0	0	194,950
2070	**100/98**	**130,133**	**0**	**0**	**130,133**
2071	101/99	8,092	0	0	8,092
2072	102/100	(120,051)	0	0	(120,051)

Growth Rates Summary

Base Facts

Prepared for Mr. and Mrs. Client

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	$75,000	0.00%	No Growth (0.00%)	100.00%
Qualified Retirement	$250,000	6.82%	Use Default - Growth with Income (6.82%)	100.00%
529 Plans	$90,000	6.08%	Use Default - Income with Moderate Growth (6.08%)	100.00%

Growth Rates Summary

Base Facts

Prepared for Mr. and Mrs. Client

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	$75,000	0.00%	No Growth (0.00%)	100.00%
Qualified Retirement	$250,000	6.08%	Use Default - Income with Moderate Growth (6.08%)	100.00%
529 Plans	$90,000	6.08%	Use Default - Income with Moderate Growth (6.08%)	100.00%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions, 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. Past performance is no guarantee of future results. The market for all securities is subject to fluctuation such that upon sale an investor may lose principal.
Securities and Advisory Services offered through LPL Financial, A Registered Investment Advisor, and Member FINRA/SIPC.

Growth Rates Summary

Base Facts

Prepared for Mr. and Mrs. Client

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

DEFAULT GROWTH RATES

Retirement Assets

Pre-Retirement Rate of Return: Growth with Income (6.82%)

Post Retirement Rate of Return: Income with Moderate Growth (6.08%)

Taxable Investments

Pre-Retirement Rate of Return: Growth with Income (6.82%)

Post Retirement Rate of Return: Income with Moderate Growth (6.08%)

Cash Equivalents

Pre-Retirement Rate of Return: No Growth (0.00%)

Post Retirement Rate of Return: No Growth (0.00%)

529 Plans

Pre-Retirement Rate of Return: Income with Moderate Growth (6.08%)

Post Retirement Rate of Return: Income with Moderate Growth (6.08%)

Life Insurance

Cash Value Growth Rate: Inflation (2.16%)

Proceeds Reinvested at: Inflation (2.16%)

Growth Rates Summary

Base Facts

Prepared for Mr. and Mrs. Client

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%	2.16%	2.16%	1.21%	25	3/31/2020
Total	**100.00%**	**2.16%**				
Income with Capital Preservation						
Russell 1000 Growth Index	5.00%	9.07%	10.66%	18.97%	25	3/31/2020
Russell 1000 Value Index	5.00%	8.31%	9.58%	16.82%	25	3/31/2020
Russell Midcap Value Index	4.00%	9.42%	10.96%	18.65%	25	3/31/2020
Russell 2000 Value Index	2.00%	8.06%	9.95%	20.64%	25	3/31/2020
MSCI EAFE Index	2.00%	4.41%	5.83%	17.46%	25	3/31/2020
Barclays U.S. Aggregate Bond Index	34.00%	5.49%	5.55%	3.65%	25	3/31/2020
Barclays U.S. 1-3 Year Treasury Bond Index	28.00%	3.61%	3.62%	1.52%	25	3/31/2020
Ibbotson Domestic High Yield Corporate Index	4.00%	6.79%	7.21%	9.49%	25	3/31/2020
FTSE World Gov Bond Index	3.00%	4.82%	4.86%	3.15%	25	3/31/2020
NAREIT	3.00%	9.25%	11.31%	21.71%	25	3/31/2020
FTSE 3-month Treasury Bill Index	10.00%	2.34%	2.35%	0.62%	25	3/31/2020
Total	**100.00%**	**5.30%**				
Income with Moderate Growth						
Russell 1000 Growth Index	10.00%	9.07%	10.66%	18.97%	25	3/31/2020
Russell 1000 Value Index	10.00%	8.31%	9.58%	16.82%	25	3/31/2020
Russell Midcap Growth Index	4.00%	9.15%	11.49%	23.23%	25	3/31/2020
Russell Midcap Value Index	4.00%	9.42%	10.96%	18.65%	25	3/31/2020
Russell 2000 Growth Index	2.00%	6.62%	9.45%	25.41%	25	3/31/2020
Russell 2000 Value Index	2.00%	8.06%	9.95%	20.64%	25	3/31/2020
MSCI EAFE Index	5.00%	4.41%	5.83%	17.46%	25	3/31/2020
Barclays U.S. Aggregate Bond Index	30.00%	5.49%	5.55%	3.65%	25	3/31/2020
Barclays U.S. 1-3 Year Treasury Bond Index	16.00%	3.61%	3.62%	1.52%	25	3/31/2020
Ibbotson Domestic High Yield Corporate Index	4.00%	6.79%	7.21%	9.49%	25	3/31/2020
FTSE World Gov Bond Index	3.00%	4.82%	4.86%	3.15%	25	3/31/2020
NAREIT	3.00%	9.25%	11.31%	21.71%	25	3/31/2020
FTSE 3-month Treasury Bill Index	7.00%	2.34%	2.35%	0.62%	25	3/31/2020
Total	**100.00%**	**6.08%**				
Growth with Income						
Russell 1000 Growth Index	18.00%	9.07%	10.66%	18.97%	25	3/31/2020
Russell 1000 Value Index	17.00%	8.31%	9.58%	16.82%	25	3/31/2020
Russell Midcap Growth Index	6.00%	9.15%	11.49%	23.23%	25	3/31/2020
Russell Midcap Value Index	6.00%	9.42%	10.96%	18.65%	25	3/31/2020
Russell 2000 Growth Index	3.00%	6.62%	9.45%	25.41%	25	3/31/2020
Russell 2000 Value Index	3.00%	8.06%	9.95%	20.64%	25	3/31/2020
MSCI EAFE Index	7.00%	4.41%	5.83%	17.46%	25	3/31/2020
Barclays U.S. Aggregate Bond Index	21.00%	5.49%	5.55%	3.65%	25	3/31/2020
Barclays U.S. 1-3 Year Treasury Bond Index	8.00%	3.61%	3.62%	1.52%	25	3/31/2020
Ibbotson Domestic High Yield Corporate Index	3.00%	6.79%	7.21%	9.49%	25	3/31/2020

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Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
FTSE World Gov Bond Index	3.00%	4.82%	4.86%	3.15%	25	3/31/2020
FTSE 3-month Treasury Bill Index	5.00%	2.34%	2.35%	0.62%	25	3/31/2020
Total	**100.00%**	**6.82%**				
Growth						
Russell 1000 Growth Index	23.00%	9.07%	10.66%	18.97%	25	3/31/2020
Russell 1000 Value Index	23.00%	8.31%	9.58%	16.82%	25	3/31/2020
Russell Midcap Growth Index	8.00%	9.15%	11.49%	23.23%	25	3/31/2020
Russell Midcap Value Index	8.00%	9.42%	10.96%	18.65%	25	3/31/2020
Russell 2000 Growth Index	4.00%	6.62%	9.45%	25.41%	25	3/31/2020
Russell 2000 Value Index	3.00%	8.06%	9.95%	20.64%	25	3/31/2020
MSCI EAFE Index	8.00%	4.41%	5.83%	17.46%	25	3/31/2020
MSCI Emerging Market Free Price Index	3.00%	5.43%	8.24%	25.17%	25	3/31/2020
Barclays U.S. Aggregate Bond Index	12.00%	5.49%	5.55%	3.65%	25	3/31/2020
Barclays U.S. 1-3 Year Treasury Bond Index	3.00%	3.61%	3.62%	1.52%	25	3/31/2020
FTSE 3-month Treasury Bill Index	5.00%	2.34%	2.35%	0.62%	25	3/31/2020
Total	**100.00%**	**7.39%**				
Aggressive Growth						
Russell 1000 Growth Index	26.00%	9.07%	10.66%	18.97%	25	3/31/2020
Russell 1000 Value Index	26.00%	8.31%	9.58%	16.82%	25	3/31/2020
Russell Midcap Growth Index	10.00%	9.15%	11.49%	23.23%	25	3/31/2020
Russell Midcap Value Index	10.00%	9.42%	10.96%	18.65%	25	3/31/2020
Russell 2000 Growth Index	4.00%	6.62%	9.45%	25.41%	25	3/31/2020
Russell 2000 Value Index	4.00%	8.06%	9.95%	20.64%	25	3/31/2020
MSCI EAFE Index	11.00%	4.41%	5.83%	17.46%	25	3/31/2020
MSCI Emerging Market Free Price Index	4.00%	5.43%	8.24%	25.17%	25	3/31/2020
FTSE 3-month Treasury Bill Index	5.00%	2.34%	2.35%	0.62%	25	3/31/2020
Total	**100.00%**	**7.78%**				

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.*

By investing in a 529 plan outside of the state in which you pay taxes, you may lose tax benefits offered by the state's plan. Withdrawals used for qualified expenses are federally tax-free. Tax treatment at the state level may vary.

Unless certain criteria is met, Roth IRA owners must be 59 1/2 or older and have held the IRA for 5 years before tax-free withdrawals are permitted.

Variables Annuities are long-term investment vehicles designed for retirement purposes and contain both an investment and insurance component. They are sold by prospectus. Guarantees are based on the claims paying ability of the issuing company. Withdrawals made prior to 59 1/2 are subject to 10% IRS penalty tax and surrender charges may apply. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. The investment returns and principal value of the available sub-accounts may fluctuate in value. When redeemed the value of the account may be worth more or less than the original value.

Life insurance policies are subject to substantial fees and charges. Investment portfolios are subject to market risk. Death benefit guarantees are subject to the claims-paying ability of the issuing life insurance company. Loans will reduce the policy's death benefit and cash surrender value, and have tax consequences if the policy lapses.

Municipal Bond Indexes

Barclays Capital 10yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 8-12 years.

Barclays Capital 20yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 17-22 years.

*Barclays Capital 7yr Muni Bond Index – The **7 Year (6-8)** component of the Municipal Bond Index. This index is a rules-based, market-value-weighted index engineered for the long-term tax-exempt bond market. To be included in the index, bonds must be rated investment-grade. The bonds must be fixed rate, have a dated-date after December 31, 1990, and must be at least one year from their maturity date. Remarketed issues, taxable municipal bonds, bonds with floating rates, and derivatives, are excluded from the benchmark.*

Barclays Capital 3yr Muni Bond Index - An unmanaged index comprised of investment grade bonds with a minimum credit rating of Baa and with maturities of greater than two years and less than four years.

Barclays Capital Municipal Bond Index - Covers the long term tax exempt bond market. The index has four main sectors: State and Local General Obligation bonds, Revenue bonds, Insured bonds, and Prerefunded bonds.

Barclays Capital 1-10yr Muni Bond Index - A rules based, market-value weighted index engineered for the long-term tax exempt market.

Taxable Bond Indexes

Ibbotson HY Corp Bond Index - An unmanaged index representing fixed rate, non-investment grade debt. In general, all securities must be rated Ba1 or lower including defaulted issues.

Barclays Capital High Yield Index – Covers the universe of fixed rate, non-investment grade debt. Pay-in-kind (PIK) bonds, Eurobonds, and debt issues from countries designated as emerging markets (e.g., Argentina, Brazil, Venezuela, etc.) are excluded, but Canadian and global bonds (SEC registered) of issuers in non-EMG countries are included. Orginal issue zeroes, step-up coupon structures, and 144-As are alson included.

Ibbotson IT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 10 years to maturity.

Ibbotson LT Corp Bond Index - An unmanaged index representing the Salomon Brothers Long-Term High-Grade Corporate Bond Index, which includes nearly all Aaa and Aa-rated bonds with at least 10 years to maturity.

Ibbotson LT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 20 years to maturity.

Barclays Capital 1-3yr Treasury Bond Index - An unmanaged index comprised of investment grade issues with maturities ranging from 1 to (but not including) 3 years.;

Barclays Capital Mortgage Bond Index - Covers the fixed-rate agency mortgage-backed pass-through securities of Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC). The index is a subset of the U.S. Aggregate Index.

Barclays Capital TIPS Index - An unmanaged market index comprised of all U.S. Treasury Inflation Protected Securities rated investment grade (Baa3 or better).

Barclays Capital U.S. Aggregate Bond Index - Covers the investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS, ABS, and CMBS sectors. The U.S. Aggregate Index family includes a wide range of standard and customized sub-indices by sector, quality, and maturity.

Barclays Capital U.S. Universal Bond Index - The Universal Index represents the union of the U.S. Aggregate Index, U.S. Corporate High-Yield Index, Investment-Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, the non-ERISA eligible portion of the CMBS Index, and the CMBS High-Yield Index. The index covers taxable bonds that are rated either investment-grade or below investment-grade.

Large-Cap Equity Indexes

Russell 1000 Growth Index - Measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 Index - Measures the performance of the 1,000 largest companies in the Russell 3000 Index, which represents approximately 92% of the total market capitalization of the Russell 3000 Index.

Russell 1000 Value Index - Measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell 3000 Index - Measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market.

S&P 500 Index - Measures performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The S&P 500 covers 80% of the U.S. market encompassing more than 100 industry groups.

S&P/Citigroup 500 Growth Index - Measures the performance of those S&P 500 companies with higher price-to-book ratios and higher forecasted growth values.

S&P/Citigroup 500 Value Index - Measures the performance of those S&P 500 companies with lower price-to-book ratios and lower forecasted growth values.

Mid-Cap Equity Indexes
Russell Midcap Growth Index - Measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

Russell Midcap Index - Measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 25% of the total market capitalization of the Russell 1000 Index.

Russell Midcap Value Index - Measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

S&P MidCap 400 Index - Measures the performance of mid-sized companies. The S&P MidCap 400 represents about 7% of U.S. market cap.

Small/Mid-Cap Equity Indexes
Russell 2500 Growth Index - Measures the performance of those Russell 2500 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2500 Index - Measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which represents approximately 16% of the total market capitalization of the Russell 3000 Index.

Russell 2500 Value Index - Measures the performance of those Russell 2500 companies with lower price-to-book ratios and lower forecasted growth values.

Small-Cap Equity Indexes
Ibbotson Small Co Stock Index - Measures the performance of those companies that have a market capitalization in the lowest 4 percent of the market universe. The market universe is defined as the aggregate of the NYSE, AMEX and NASDAQ NMS firms.

Russell 2000 Growth Index - Measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2000 Index - Measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index.

Russell 2000 Value Index - Measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

S&P SmallCap 600 Index - Measures the performance of small-sized companies. The S&P SmallCap 600 represents about 3% of U.S. market cap.

Real Estate Indexes
FTSE NAREIT All REITs Index - Consists of all tax-qualified REITs listed on the New York Stock Exchange, American Stock Exchange, and NASDAQ National Market List.

Energy Indexes

S&P Energy Sector Index - The S&P Energy Sector Index comprises companies whose businesses are dominated by either of the following activities: The construction or provision of oil rigs, drilling equipment and other energy related service and equipment, including seismic data collection. Companies engaged in the exploration, production, marketing, refining and/or transportation of oil and gas products, coal and other consumable fuels.

Commodity Indexes
Bloomberg Commodity TR Index - The index is designed to minimize concentration in any one commodity or sector. It currently has 22 commodity futures in seven sectors.

Hedge Indexes
CSFB/Tremont Hedge Fund Index - An asset-weighted hedge fund index which separates funds into ten primary subcategories based on their investment style. The index represents at least 85% of the assets under management in each respective category of the index universe.

HFR Equity Hedge Index – Equity Hedge, also known as long/short equity, combines core long holdings of equities with short sales of stock or stock index options. Equity hedge portfolios may be anywhere from net long to net short depending on market conditions. Equity hedge manangers generally increase net long exposure in bull markets and decrease net long exposure or even are net short in a bear market. Generally, the short exposure is intended to generate an ongoing positive return in addition to acting as a hedge against a general stock market decline. Stock index put options are also often used as a hedge against market risk. Profits are made when long positions appreciate and stocks sold short depreciate. Conversely, losses are incurred when long positions depreciate and/or the value of stocks sold short appreciates. Equity hedge managers' source of return is similar to that of traditional stock pickers on the upside, but they use short selling and hedging to attempt to outperform the market on the downside.

International Indexes
MSCI EAFE Index - Morgan Stanley Capital International's market capitalization weighted index composed of companies representative of the market structure of 20 developed market countries in Europe, Australasia and the Far East. Countries include: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Italy, Japan, Malaysia, Netherlands, New Zealand, Norway, Singapore, Spain, Sweden, Switzerland, and United Kingdom.

Dow Jones World Emerging Markets Index - The Dow Jones market capitalization index represents the following 22 emerging markets: Brazil, Bulgaria, Chile, Cyprus, Czech Republic, Estonia, Europe, Hungary, Latvia, Lithuania, Malaysia, Malta, Mexico, Philippines, Poland, Romania, South Africa, South Korea, Slovakia, Slovenia, Taiwan, and Thailand.

MSCI Emerging Market Free Price Index - Morgan Stanley Capital International's float-adjusted market capitalization index composed of the following 25 emerging market country indexes: Argentina, Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Israel, Jordan, Korea, Malaysia, Mexico, Morocco, Pakistan, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

MSCI All Countries World Index ex US – Morgan Stanley Capital International All Country World Index Ex-U.S. is a market-capitalization-weighted index designed to provide a broad measure of stock performance throughout the world, with the exception of U.S.-based companies. The index includes both developed and emerging markets.

Citigroup World Government Bond Index - Cititgroup's market capitalization weighted index tracks the returns of government bonds in the following countries: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Japan, the Netherlands, Norway, Poland, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom, and the United States. Market eligibility depends on both market capitalization and investability.

Cit Non US World Gov Bond Hedged Index – Citigroup World Government Bond Index ex-US – Hedged Index is a market capitalization weighted index consisting of the government bonds of the following countries: Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Japan, the Netherlands, Norway, Poland, Portugal, Singapore, Spain, Sweden, Switzerland, and the United Kingdom. This index represents the WGBI ex-U.S. hedged back to the U.S. Dollar.

Metals Indexes
PHLX Gold Silver Index - A capitalization-weighted index composed of 16 companies involved in the gold and silver mining industry.

Other Indexes
30 Day T-Bill Rate - From Ibbotson Associates, provides the rate on debt obligations of the US Treasury that have maturities of one year or less. Maturities for T-bills are usually 91 days, 182 days, or 52 weeks.

Citigroup 3-month T-Bill – Measures monthly return equivalents of yield averages that are not marked to market. The Three-Month Treasury bill Indexes consist of the last three three-month Treasury bill issues.

Consumer Price Index - Cost of living index that measures the change in the cost of a fixed basket of products and services, including housing, electricity, food, and transportation.

Indices are unmanaged and cannot be invested into directly. Past performance is no guarantee of future results.

Investing in real estate/REITs involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of this program will be attained.

Mid-capitalization companies are subject to higher volatility than those of large-capitalized companies.

Small-cap stocks may be subject to a higher degree of risk than more established companies' securities. The illiquidity of the small-cap market may adversely affect the value of these investments.

Municipal bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise. Interest income may be subject to the alternative minimum tax. Federally tax-free but other state and local taxes may apply.

International and emerging market investing involves special risks such as current fluctuation and political instability and may not be suitable for all investors.

The fast price swings of commodities will result in significant volatility in an investor's holdings.

Disclaimer

This financial planning analysis ("Analysis") contained herein is hypothetical in nature and provided for informational purposes to illustrate certain financial and estate planning ideas and concepts based on information provided and reviewed by you.

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Performance results presented in this Analysis are based on assumptions and may not reflect actual results due to factors beyond the scope of this Analysis. Investment returns set forth in this Analysis are based on asset class rather than individual performance of a particular investment. Projected valuations and/or rates of return may not take into account surrender charges on products you might own, deduction of commissions, fees, and other charges, which can result in a lower rate of return. Additionally, proposed asset allocation, performance results, and assumptions presented in this Analysis may be based on your answers to questions designed to determine your individual risk tolerance. You are responsible for confirming the answers you provided accurately represent your risk tolerance.

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<u>Monte Carlo</u>

Monte Carlo Analysis is a complex statistical method that charts the probability of certain financial outcomes at certain times in the future by generating many possible economic scenarios that could affect the performance of your investments. The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some scenarios assume favorable financial market returns, consistent with some of the best periods in investing history. Some scenarios assume unfavorable financial market returns, consistent with some of the worst periods in investing history. Most scenarios will fall somewhere in between. The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

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

IMPORTANT: The projections or other information generated by a 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.

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Client(s): ______________________________ ______________

Mr. Client Date

______________________________ ______________

Mrs. Client Date

Financial Professional: ______________________________ ______________

Jared C. Russ, CFP® Date

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Not Insured by FDIC/NCUA or Any Other Government Agency	Not Bank/Credit Union Guarenteed	Not Bank/Credit Union Deposits or Obligations	May lose value