



Financial Goal Plan

John and Susan Sample

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Assumptions

Tax and Inflation Assumptions

Do you want to expire or sunset income tax provisions? No

Spend taxable funds pro-rata between tax basis and untaxed gain? No

Base Inflation Rate

Inflation rate : 2.25%

Social Security Inflation rate : 2.25%

Tax Assumption Inflation rate : 2.25%

Marginal Tax Rates Before Retirement

	<u>Federal</u>	<u>State</u>	<u>Local</u>
Tax Rates :	24.00%	0.00%	0.00%

Untaxed Gain on Taxable Earnings - Before Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn? 0.00%

Long Term Capital Gains (LTCG) - Before Retirement

What portion of your Taxable Investment Earnings will be taxed at the LTCG rate? 20.00%

Long Term Capital Gains rate : 15.00%

Tax Rates During Retirement

Let the Program calculate taxes each year

Local rate : 0.00%

Deduction estimate : Use standard deductions

Untaxed Gain on Taxable Earnings - During Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn? 0.00%

Long Term Capital Gains (LTCG) - During Retirement

What portion of your Taxable Investment Earnings will be taxed at the LTCG rate? 20.00%

Long Term Capital Gains rate : Use Program estimate

Taxation of Social Security

What portion of Social Security will be taxed? 85.00%

Tax Penalty

Include penalties in Plan? : Yes

Tax Free Earnings - Options

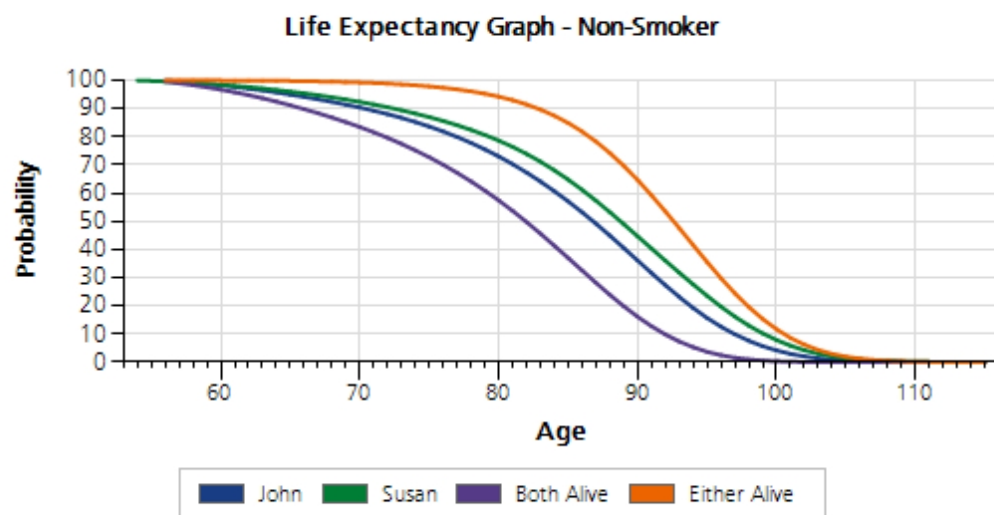
Treat Tax-Free Assets as Tax-Free

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Life Expectancy Table and Graph

How long might you live?

Chance you will live to age shown	John Live to Age		Susan Live to Age		Either Live to Age		Both Live to Age	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
50%	87	79	89	82	93	85	82	74
40%	90	82	92	84	95	87	85	77
30%	92	84	94	86	96	88	87	79
20%	94	86	96	88	98	90	89	82
10%	97	89	100	91	101	92	92	85



All calculations based on 2012 IAM Basic Tables.

Summary of Goals and Resources

Personal Information and Summary of Financial Goals

John and Susan Sample

Needs

10 Health Care



Both Retired Before Medicare (2028-2029)	\$25,701
John Medicare / Susan Retired Before Medicare (2030-2031)	\$18,373
Both Medicare (2032-2057)	\$10,468
Susan Alone Medicare (2058-2063)	\$6,897
	Base Inflation Rate plus 2.80% (5.05%)

10 Retirement - Basic Living Expense



John (2028)	63
Susan (2028)	61
Both Retired (2028-2057)	\$145,000
Mortgage Reduction of \$24,000 (2035)	
Susan Alone Retired (2058-2063)	\$100,000
	Base Inflation Rate (2.25%)

10 Car / Truck



When John retires	\$30,000
	Base Inflation Rate (2.25%)

10 Custodial Care End of Life John 4hr



In 2055	\$36,500
Recurring every year for a total of 3 times	Base Inflation Rate (2.25%)

Wants




7 College - Katy



2 years starting in 2024	\$27,330
Attending College - Public In-State (4 years)	Base Inflation Rate plus 3.80% (6.05%)

Personal Information and Summary of Financial Goals

John and Susan Sample

7	College - Joseph	
	2 years starting in 2022 Attending College - Public Out-Of-State (4 years)	\$44,150 Base Inflation Rate plus 3.80% (6.05%)
7	Travel	
	When both are retired Recurring every year for a total of 10 times	\$10,000 Base Inflation Rate (2.25%)
Wishes		
3	Home Improvement-Bathroom	
	In 2025	\$15,000 Base Inflation Rate (2.25%)

Personal Information

John

Male - born 11/02/1965, age 57
Employed - \$225,000

Susan

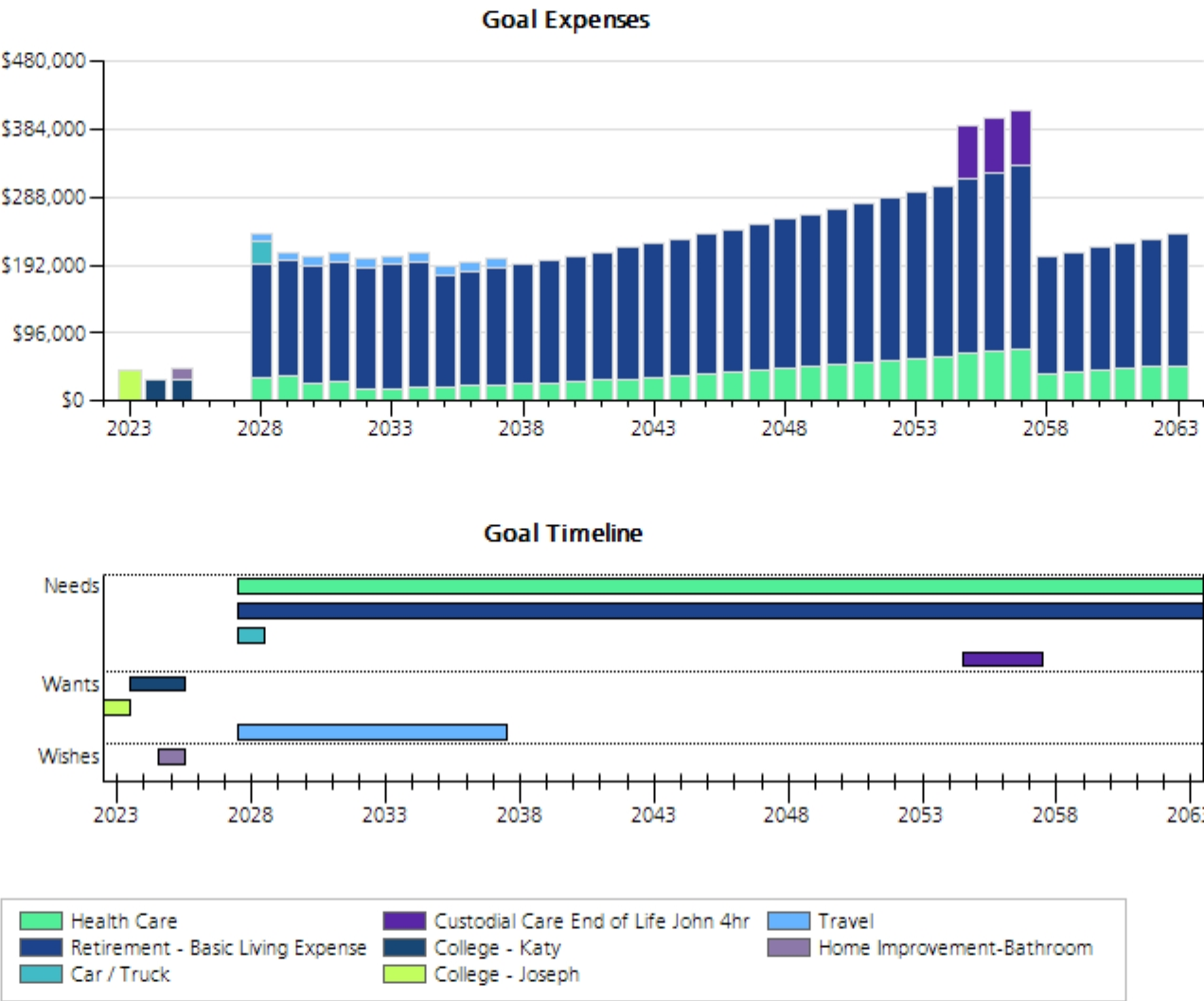
Female - born 10/05/1967, age 55
Employed - \$125,000

Married, US Citizens living in NV

- This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

Current Financial Goals Graph

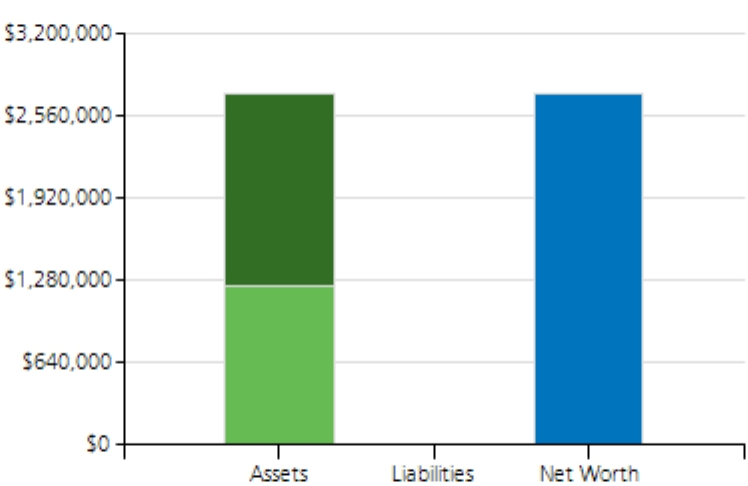
This graph shows the annual costs for your Financial Goals, as you have specified. Because these costs will be used to create your Plan, it is important that they are accurate and complete. All amounts are in after-tax, future dollars.



See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Net Worth Summary - All Resources

Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.



<div></div> Investment Assets		\$1,225,000
<div></div> Other Assets	+	\$1,500,000
Total Assets		\$2,725,000
<div></div> Total Liabilities	-	\$0
Net Worth		\$2,725,000

Description	Total
Investment Assets	
Employer Retirement Plans	\$625,000
Individual Retirement Accounts	\$150,000
Taxable and/or Tax-Free Accounts	\$450,000
Total Investment Assets:	\$1,225,000
Other Assets	
Home and Personal Assets	\$1,500,000
Total Other Assets:	\$1,500,000
Net Worth:	\$2,725,000

Net Worth Detail - All Resources

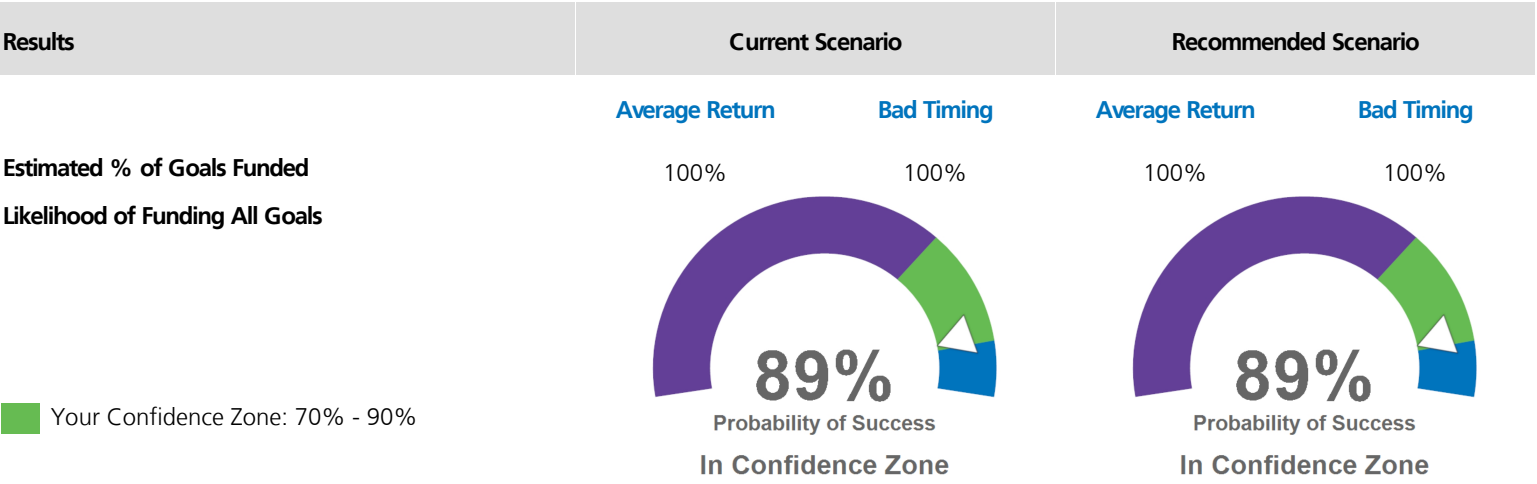
Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.


Description	John	Susan	Joint	Total
Investment Assets				
Employer Retirement Plans				
Chevron 401(k)	\$325,000			\$325,000
Cisco 401(k) Former ER		\$225,000		\$225,000
Current 401k		\$75,000		\$75,000
Individual Retirement Accounts				
Rollover IRA - Account	\$150,000			\$150,000
Taxable and/or Tax-Free Accounts				
Chevron RSU	\$150,000			\$150,000
Schwab Trust Acct			\$300,000	\$300,000
Total Investment Assets:	\$625,000	\$300,000	\$300,000	\$1,225,000
Other Assets				
Home and Personal Assets				
Home			\$1,500,000	\$1,500,000
Total Other Assets:	\$0	\$0	\$1,500,000	\$1,500,000
Net Worth:				\$2,725,000

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Results

Results - Current and Recommended







	Current Scenario	What If Scenario 1	Changes In Value
 Retirement			
Retirement Age			
John	63 in 2028	63 in 2028	
Susan	61 in 2028	61 in 2028	
Planning Age			
John	92 in 2057	92 in 2057	
Susan	96 in 2063	96 in 2063	

Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
 Goals			
Needs			
Health Care			
Both Retired Before Medicare	\$25,701	\$25,701	
John Medicare / Susan Retired Before Medicare	\$18,373	\$18,373	
Both Medicare	\$10,468	\$10,468	
Susan Alone Medicare	\$6,897	\$6,897	
Retirement - Basic Living Expense			
Both Retired	\$145,000	\$145,000	
Susan Alone Retired	\$100,000	\$100,000	
Car / Truck	\$30,000	\$30,000	
Starting	At John's retirement	At John's retirement	
Custodial Care End of Life John 4hr	\$36,500	\$36,500	
Starting	2055	2055	
Years between occurrences	1	1	
Number of occurrences	3	3	
Wants			
College - Katy	\$27,330	\$26,590	Decreased \$740
Years of School	2	2	
Start Year	2024	2024	
College - Joseph	\$44,150	\$42,970	Decreased \$1,180
Years of School	2	2	
Start Year	2022	2022	
Travel	\$10,000	\$10,000	
Starting	When both are retired	When both are retired	
Years between occurrences	1	1	
Number of occurrences	10	10	
Wishes			
Home Improvement-Bathroom	\$15,000	\$15,000	
Starting	2025	2025	
Total Spending for Life of Plan	\$5,063,129	\$5,060,469	

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Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
 Savings			
Qualified	\$78,750	\$78,750	
Total Savings This Year	\$78,750	\$78,750	
 Portfolios			
Allocation Before Retirement	CURRENT	Total Return II	2% Less Stock
Percent Stock	74%	72%	
Composite Return	5.80%	5.80%	
Composite Standard Deviation	12.13%	12.07%	
Great Recession Return 11/07 - 2/09	-33%	-33%	
Bond Bear Market Return 7/79 - 2/80	8%	9%	
Allocation During Retirement	CURRENT	Total Return II	2% Less Stock
Percent Stock	74%	72%	
Composite Return	5.80%	5.80%	
Composite Standard Deviation	12.13%	12.07%	
Great Recession Return 11/07 - 2/09	-33%	-33%	
Bond Bear Market Return 7/79 - 2/80	8%	9%	
Inflation	2.25%	2.25%	
 Investments			
Total Investment Portfolio	\$1,225,000	\$1,225,000	
 Social Security			
Social Security Strategy	Current	Current	

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Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
John			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$44,176	\$44,176	
Susan			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$41,944	\$41,944	

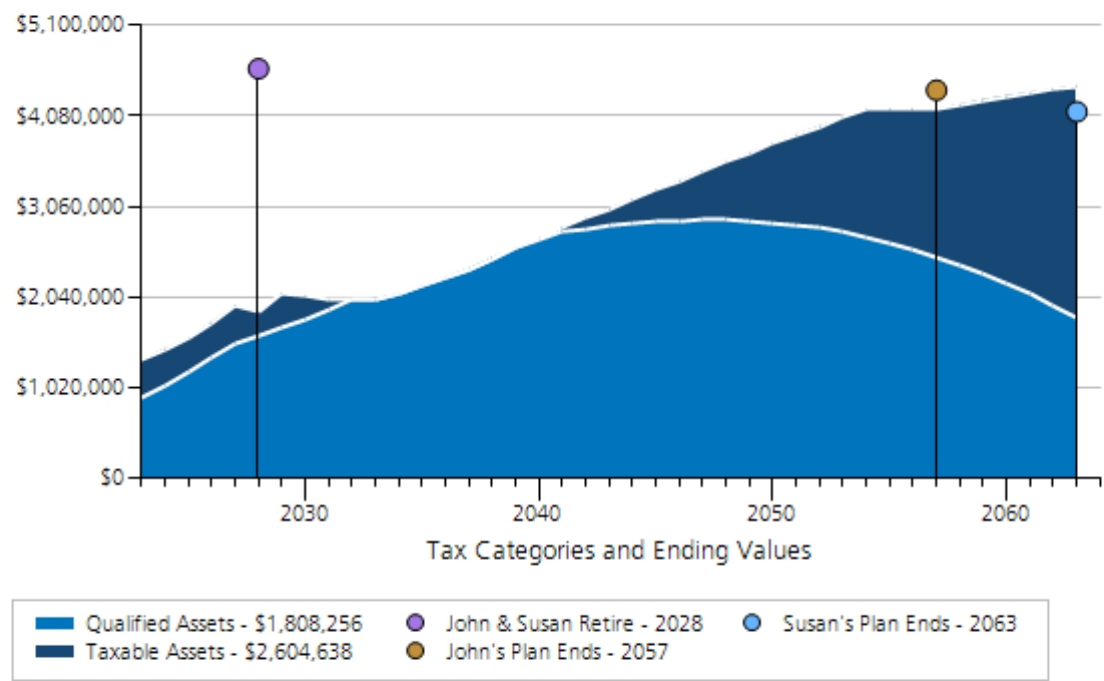
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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph



x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							All Goals	
58/56	2023	0	1,225,000	78,750	0	0	73,009	5.80%	5,371	44,150	1,327,237
59/57	2024	0	1,327,237	80,172	0	0	79,778	5.79%	5,237	28,983	1,452,966
60/58	2025	0	1,452,966	84,103	0	0	86,126	5.78%	4,865	46,420	1,571,910
61/59	2026	0	1,571,910	86,044	0	0	95,733	5.77%	5,091	0	1,748,596
62/60	2027	0	1,748,596	89,495	0	0	106,076	5.77%	5,327	0	1,938,839
John & Susan Retire	2028	0	1,938,839	0	0	75,000	101,948	5.75%	6,250	236,827	1,872,711
64/62	2029	0	1,872,711	0	0	303,565	113,075	5.76%	6,747	209,160	2,073,444
65/63	2030	0	2,073,444	0	0	75,000	111,564	5.75%	6,002	203,018	2,050,988
66/64	2031	0	2,050,988	0	0	75,000	108,575	5.73%	24,294	208,281	2,001,989
67/65	2032	0	2,001,989	0	0	128,970	108,891	5.72%	26,544	200,354	2,012,952
68/66	2033	0	2,012,952	0	0	130,184	109,132	5.72%	29,378	205,021	2,017,870
69/67	2034	0	2,017,870	0	0	185,001	112,342	5.72%	28,112	209,872	2,077,230
70/68	2035	0	2,077,230	0	0	187,476	117,307	5.72%	22,067	190,919	2,169,027
71/69	2036	0	2,169,027	0	0	190,007	122,358	5.72%	22,827	196,151	2,262,413
72/70	2037	0	2,262,413	0	0	192,594	127,489	5.72%	23,627	201,577	2,357,294
73/71	2038	0	2,357,294	0	0	195,240	133,721	5.72%	20,518	193,206	2,472,531
74/72	2039	0	2,472,531	0	0	197,946	140,108	5.72%	21,295	198,673	2,590,616
75/73	2040	0	2,590,616	0	0	200,712	146,332	5.72%	28,939	204,301	2,704,420
76/74	2041	0	2,704,420	0	0	203,540	152,688	5.72%	29,871	210,119	2,820,658
77/75	2042	0	2,820,658	0	0	206,433	158,585	5.73%	43,565	216,127	2,925,983
78/76	2043	0	2,925,983	0	0	209,390	164,521	5.73%	45,799	222,316	3,031,778
79/77	2044	0	3,031,778	0	0	212,414	170,487	5.74%	48,100	228,700	3,137,879
80/78	2045	0	3,137,879	0	0	215,505	176,470	5.74%	50,591	235,281	3,243,982
81/79	2046	0	3,243,982	0	0	218,667	182,460	5.75%	53,135	242,064	3,349,910
82/80	2047	0	3,349,910	0	0	221,899	188,437	5.76%	55,908	249,070	3,455,268
83/81	2048	0	3,455,268	0	0	225,204	194,397	5.76%	58,705	256,249	3,559,916
84/82	2049	0	3,559,916	0	0	228,584	200,310	5.77%	61,925	263,652	3,663,234
85/83	2050	0	3,663,234	0	0	232,040	206,165	5.78%	65,066	271,242	3,765,131
86/84	2051	0	3,765,131	0	0	235,573	211,937	5.78%	68,475	279,079	3,865,087
87/85	2052	0	3,865,087	0	0	239,186	217,609	5.79%	71,907	287,185	3,962,790
88/86	2053	0	3,962,790	0	0	242,880	223,164	5.80%	75,293	295,575	4,057,966
89/87	2054	0	4,057,966	0	0	246,658	228,571	5.80%	78,992	304,238	4,149,965
90/88	2055	0	4,149,965	0	0	250,520	229,383	5.81%	81,429	387,612	4,160,826

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	
		Earmarked	Fund All Goals							All Goals	Ending Portfolio Value
91/89	2056	0	4,160,826	0	0	254,469	229,699	5.81%	84,068	398,539	4,162,387
John's Plan Ends	2057	0	4,162,387	0	0	258,507	229,483	5.82%	86,493	409,838	4,154,046
-/91	2058	0	4,154,046	0	0	96,250	232,772	5.82%	71,737	204,271	4,207,058
-/92	2059	0	4,207,058	0	0	98,415	235,856	5.83%	74,965	210,122	4,256,242
-/93	2060	0	4,256,242	0	0	100,629	238,735	5.84%	78,217	216,153	4,301,237
-/94	2061	0	4,301,237	0	0	102,894	241,420	5.85%	80,856	222,332	4,342,363
-/95	2062	0	4,342,363	0	0	105,209	243,899	5.85%	83,399	228,664	4,379,407
Susan's Plan Ends	2063	0	4,379,407	0	0	107,576	246,192	5.86%	85,116	235,165	4,412,894

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

Event or Ages	Year	Funds Used								Ending Portfolio Value
		Health Care	Retirement	Car / Truck	Custodial Care End of Life John 4hr	College - Katy	College - Joseph	Travel	Home Improvement-Bathroom	
58/56	2023	0	0	0	0	0	44,150	0	0	1,327,237
59/57	2024	0	0	0	0	28,983	0	0	0	1,452,966
60/58	2025	0	0	0	0	30,737	0	0	15,683	1,571,910
61/59	2026	0	0	0	0	0	0	0	0	1,748,596
62/60	2027	0	0	0	0	0	0	0	0	1,938,839
John & Susan Retire	2028	32,880	159,239	33,530	0	0	0	11,177	0	1,872,711
64/62	2029	35,450	162,282	0	0	0	0	11,428	0	2,073,444
65/63	2030	25,939	165,393	0	0	0	0	11,685	0	2,050,988
66/64	2031	27,758	168,575	0	0	0	0	11,948	0	2,001,989
67/65	2032	16,309	171,827	0	0	0	0	12,217	0	2,012,952
68/66	2033	17,375	175,154	0	0	0	0	12,492	0	2,017,870
69/67	2034	18,545	178,555	0	0	0	0	12,773	0	2,077,230
70/68	2035	19,826	158,032	0	0	0	0	13,060	0	2,169,027
71/69	2036	21,209	161,588	0	0	0	0	13,354	0	2,262,413
72/70	2037	22,698	165,223	0	0	0	0	13,655	0	2,357,294
73/71	2038	24,265	168,941	0	0	0	0	0	0	2,472,531
74/72	2039	25,931	172,742	0	0	0	0	0	0	2,590,616
75/73	2040	27,672	176,629	0	0	0	0	0	0	2,704,420
76/74	2041	29,516	180,603	0	0	0	0	0	0	2,820,658
77/75	2042	31,461	184,667	0	0	0	0	0	0	2,925,983
78/76	2043	33,494	188,822	0	0	0	0	0	0	3,031,778
79/77	2044	35,630	193,070	0	0	0	0	0	0	3,137,879
80/78	2045	37,867	197,414	0	0	0	0	0	0	3,243,982
81/79	2046	40,208	201,856	0	0	0	0	0	0	3,349,910
82/80	2047	42,672	206,398	0	0	0	0	0	0	3,455,268
83/81	2048	45,208	211,042	0	0	0	0	0	0	3,559,916
84/82	2049	47,861	215,790	0	0	0	0	0	0	3,663,234
85/83	2050	50,596	220,645	0	0	0	0	0	0	3,765,131
86/84	2051	53,469	225,610	0	0	0	0	0	0	3,865,087
87/85	2052	56,499	230,686	0	0	0	0	0	0	3,962,790
88/86	2053	59,698	235,877	0	0	0	0	0	0	4,057,966
89/87	2054	63,054	241,184	0	0	0	0	0	0	4,149,965

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

Event or Ages	Year	Funds Used								Ending Portfolio Value
		Health Care	Retirement	Car / Truck	Custodial Care End of Life John 4hr	College - Katy	College - Joseph	Travel	Home Improvement-Bathroom	
90/88	2055	66,611	246,610	0	74,391	0	0	0	0	4,160,826
91/89	2056	70,315	252,159	0	76,065	0	0	0	0	4,162,387
John's Plan Ends	2057	74,229	257,833	0	77,776	0	0	0	0	4,154,046
-/91	2058	38,683	165,588	0	0	0	0	0	0	4,207,058
-/92	2059	40,808	169,314	0	0	0	0	0	0	4,256,242
-/93	2060	43,029	173,124	0	0	0	0	0	0	4,301,237
-/94	2061	45,313	177,019	0	0	0	0	0	0	4,342,363
-/95	2062	47,663	181,002	0	0	0	0	0	0	4,379,407
Susan's Plan Ends	2063	50,091	185,074	0	0	0	0	0	0	4,412,894

x - denotes shortfall

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Worksheet Detail - Combined Details

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the Goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

x - denotes shortfall

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (John / Susan)		2028 63 / 61	2029 64 / 62	2030 65 / 63	2031 66 / 64	2032 67 / 65	2033 68 / 66	2034 69 / 67	2035 70 / 68
Retirement and Strategy Income		Assign To							
Inheritance	Fund All Goals	0	228,565	0	0	0	0	0	0
Pension Income	Fund All Goals	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000
Social Security - John	Fund All Goals	0	0	0	0	53,970	55,184	56,426	57,696
Social Security - Susan	Fund All Goals	0	0	0	0	0	0	53,575	54,780
Total Retirement and Strategy Income		75,000	303,565	75,000	75,000	128,970	130,184	185,001	187,476
Total Income		75,000	303,565	75,000	75,000	128,970	130,184	185,001	187,476
Cash Used To Fund Goals		Estimated % Funded							
Car / Truck	100.00%	33,530	0	0	0	0	0	0	0
Custodial Care End of Life John 4hr	100.00%	0	0	0	0	0	0	0	0
Health Care	100.00%	32,880	35,450	25,939	27,758	16,309	17,375	18,545	19,826
Retirement - Basic Living Expense	100.00%	159,239	162,282	165,393	168,575	171,827	175,154	178,555	158,032
Travel	100.00%	11,177	11,428	11,685	11,948	12,217	12,492	12,773	13,060
Total Goal Funding		(236,827)	(209,160)	(203,018)	(208,281)	(200,354)	(205,021)	(209,872)	(190,919)
Total Taxes and Tax Penalty		(6,250)	(6,747)	(6,002)	(24,294)	(26,544)	(29,378)	(28,112)	(22,067)
Total Outflows		(243,077)	(215,907)	(209,020)	(232,574)	(226,898)	(234,399)	(237,984)	(212,985)
Cash Surplus/Deficit (Net Income)		(168,077)	87,658	(134,020)	(157,574)	(97,928)	(104,214)	(52,983)	(25,509)

Portfolio Value

Future Dollars

Beginning Value	1,938,839	1,872,711	2,073,444	2,050,988	2,001,989	2,012,952	2,017,870	2,077,230
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	101,948	113,075	111,564	108,575	108,891	109,132	112,342	117,307
Cash Surplus/Deficit	(168,077)	87,658	(134,020)	(157,574)	(97,928)	(104,214)	(52,983)	(25,509)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	1,872,711	2,073,444	2,050,988	2,001,989	2,012,952	2,017,870	2,077,230	2,169,027

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (John / Susan)	2028 63 / 61	2029 64 / 62	2030 65 / 63	2031 66 / 64	2032 67 / 65	2033 68 / 66	2034 69 / 67	2035 70 / 68
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Current Dollars

Ending Value	1,675,538	1,814,314	1,755,173	1,675,542	1,647,645	1,615,326	1,626,253	1,660,754
Cash Surplus/Deficit	(150,381)	76,703	(114,690)	(131,880)	(80,156)	(83,424)	(41,480)	(19,531)

Taxes

Total Taxes	6,250	6,747	6,002	24,294	26,544	29,378	28,112	22,067
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	12.00%	12.00%	12.00%	22.00%	22.00%	22.00%	22.00%	22.00%

Estimated Required Minimum Distribution (RMD)

John	0	0	0	0	0	0	0	0
Susan	0	0	0	0	0	0	0	0

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
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Adjusted Portfolio Value	1,938,839	1,872,711	2,073,444	2,050,988	2,001,989	2,012,952	2,017,870	2,077,230
Portfolio Withdrawal Rate	8.67%	-4.68%	6.46%	7.68%	4.89%	5.18%	2.63%	1.23%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (John / Susan)		2036 71 / 69	2037 72 / 70	2038 73 / 71	2039 74 / 72	2040 75 / 73	2041 76 / 74	2042 77 / 75	2043 78 / 76
Retirement and Strategy Income		Assign To							
Inheritance	Fund All Goals	0	0	0	0	0	0	0	0
Pension Income	Fund All Goals	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000
Social Security - John	Fund All Goals	58,994	60,321	61,678	63,066	64,485	65,936	67,419	68,936
Social Security - Susan	Fund All Goals	56,013	57,273	58,562	59,880	61,227	62,604	64,013	65,453
Total Retirement and Strategy Income		190,007	192,594	195,240	197,946	200,712	203,540	206,433	209,390
Total Income		190,007	192,594	195,240	197,946	200,712	203,540	206,433	209,390
Cash Used To Fund Goals		Estimated % Funded							
Car / Truck	100.00%	0	0	0	0	0	0	0	0
Custodial Care End of Life John 4hr	100.00%	0	0	0	0	0	0	0	0
Health Care	100.00%	21,209	22,698	24,265	25,931	27,672	29,516	31,461	33,494
Retirement - Basic Living Expense	100.00%	161,588	165,223	168,941	172,742	176,629	180,603	184,667	188,822
Travel	100.00%	13,354	13,655	0	0	0	0	0	0
Total Goal Funding		(196,151)	(201,577)	(193,206)	(198,673)	(204,301)	(210,119)	(216,127)	(222,316)
Total Taxes and Tax Penalty		(22,827)	(23,627)	(20,518)	(21,295)	(28,939)	(29,871)	(43,565)	(45,799)
Total Outflows		(218,978)	(225,203)	(213,724)	(219,968)	(233,240)	(239,990)	(259,693)	(268,115)
Cash Surplus/Deficit (Net Income)		(28,971)	(32,609)	(18,484)	(22,023)	(32,528)	(36,450)	(53,260)	(58,725)

Portfolio Value

Future Dollars

Beginning Value	2,169,027	2,262,413	2,357,294	2,472,531	2,590,616	2,704,420	2,820,658	2,925,983
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	122,358	127,489	133,721	140,108	146,332	152,688	158,585	164,521
Cash Surplus/Deficit	(28,971)	(32,609)	(18,484)	(22,023)	(32,528)	(36,450)	(53,260)	(58,725)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	2,262,413	2,357,294	2,472,531	2,590,616	2,704,420	2,820,658	2,925,983	3,031,778

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (John / Susan)	2036 71 / 69	2037 72 / 70	2038 73 / 71	2039 74 / 72	2040 75 / 73	2041 76 / 74	2042 77 / 75	2043 78 / 76
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Current Dollars

Ending Value	1,694,138	1,726,344	1,770,892	1,814,638	1,852,669	1,889,778	1,917,206	1,942,813
Cash Surplus/Deficit	(21,694)	(23,881)	(13,239)	(15,426)	(22,283)	(24,421)	(34,898)	(37,632)

Taxes

Total Taxes	22,827	23,627	20,518	21,295	28,939	29,871	43,565	45,799
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%

Estimated Required Minimum Distribution (RMD)

John	0	0	0	0	55,473	58,398	61,197	64,402
Susan	0	0	0	0	0	0	55,698	58,634

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
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Adjusted Portfolio Value	2,169,027	2,262,413	2,357,294	2,472,531	2,590,616	2,704,420	2,820,658	2,925,983
Portfolio Withdrawal Rate	1.34%	1.44%	0.78%	0.89%	1.26%	1.35%	1.89%	2.01%

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (John / Susan)		2044 79 / 77	2045 80 / 78	2046 81 / 79	2047 82 / 80	2048 83 / 81	2049 84 / 82	2050 85 / 83	2051 86 / 84
Retirement and Strategy Income		Assign To							
Inheritance	Fund All Goals	0	0	0	0	0	0	0	0
Pension Income	Fund All Goals	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000
Social Security - John	Fund All Goals	70,487	72,073	73,695	75,353	77,049	78,782	80,555	82,367
Social Security - Susan	Fund All Goals	66,926	68,432	69,972	71,546	73,156	74,802	76,485	78,206
Total Retirement and Strategy Income		212,414	215,505	218,667	221,899	225,204	228,584	232,040	235,573
Total Income		212,414	215,505	218,667	221,899	225,204	228,584	232,040	235,573
Cash Used To Fund Goals		Estimated % Funded							
Car / Truck	100.00%	0	0	0	0	0	0	0	0
Custodial Care End of Life John 4hr	100.00%	0	0	0	0	0	0	0	0
Health Care	100.00%	35,630	37,867	40,208	42,672	45,208	47,861	50,596	53,469
Retirement - Basic Living Expense	100.00%	193,070	197,414	201,856	206,398	211,042	215,790	220,645	225,610
Travel	100.00%	0	0	0	0	0	0	0	0
Total Goal Funding		(228,700)	(235,281)	(242,064)	(249,070)	(256,249)	(263,652)	(271,242)	(279,079)
Total Taxes and Tax Penalty		(48,100)	(50,591)	(53,135)	(55,908)	(58,705)	(61,925)	(65,066)	(68,475)
Total Outflows		(276,800)	(285,872)	(295,199)	(304,978)	(314,954)	(325,577)	(336,308)	(347,554)
Cash Surplus/Deficit (Net Income)		(64,386)	(70,367)	(76,532)	(83,079)	(89,750)	(96,992)	(104,268)	(111,981)

Portfolio Value

Future Dollars

Beginning Value	3,031,778	3,137,879	3,243,982	3,349,910	3,455,268	3,559,916	3,663,234	3,765,131
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	170,487	176,470	182,460	188,437	194,397	200,310	206,165	211,937
Cash Surplus/Deficit	(64,386)	(70,367)	(76,532)	(83,079)	(89,750)	(96,992)	(104,268)	(111,981)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	3,137,879	3,243,982	3,349,910	3,455,268	3,559,916	3,663,234	3,765,131	3,865,087

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (John / Susan)	2044 79 / 77	2045 80 / 78	2046 81 / 79	2047 82 / 80	2048 83 / 81	2049 84 / 82	2050 85 / 83	2051 86 / 84
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Current Dollars

Ending Value	1,966,557	1,988,316	2,008,061	2,025,640	2,041,065	2,054,085	2,064,764	2,072,938
Cash Surplus/Deficit	(40,352)	(43,130)	(45,876)	(48,705)	(51,458)	(54,386)	(57,180)	(60,058)

Taxes

Total Taxes	48,100	50,591	53,135	55,908	58,705	61,925	65,066	68,475
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	22.00%	22.00%	22.00%	22.00%	24.00%	24.00%	24.00%	24.00%

Estimated Required Minimum Distribution (RMD)

John	67,762	71,281	74,580	78,418	81,965	86,135	89,922	93,812
Susan	61,445	64,663	68,036	71,570	74,882	78,735	82,296	86,484

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
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Adjusted Portfolio Value	3,031,778	3,137,879	3,243,982	3,349,910	3,455,268	3,559,916	3,663,234	3,765,131
Portfolio Withdrawal Rate	2.12%	2.24%	2.36%	2.48%	2.60%	2.72%	2.85%	2.97%

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (John / Susan)		2052 87 / 85	2053 88 / 86	2054 89 / 87	2055 90 / 88	2056 91 / 89	2057 92 / 90	2058 - / 91	2059 - / 92
Retirement and Strategy Income		Assign To							
Inheritance	Fund All Goals	0	0	0	0	0	0	0	0
Pension Income	Fund All Goals	75,000	75,000	75,000	75,000	75,000	75,000	0	0
Social Security - John	Fund All Goals	84,221	86,116	88,053	90,034	92,060	94,132	0	0
Social Security - Susan	Fund All Goals	79,965	81,765	83,604	85,485	87,409	89,375	96,250	98,415
Total Retirement and Strategy Income		239,186	242,880	246,658	250,520	254,469	258,507	96,250	98,415
Total Income		239,186	242,880	246,658	250,520	254,469	258,507	96,250	98,415
Cash Used To Fund Goals		Estimated % Funded							
Car / Truck	100.00%	0	0	0	0	0	0	0	0
Custodial Care End of Life John 4hr	100.00%	0	0	0	74,391	76,065	77,776	0	0
Health Care	100.00%	56,499	59,698	63,054	66,611	70,315	74,229	38,683	40,808
Retirement - Basic Living Expense	100.00%	230,686	235,877	241,184	246,610	252,159	257,833	165,588	169,314
Travel	100.00%	0	0	0	0	0	0	0	0
Total Goal Funding		(287,185)	(295,575)	(304,238)	(387,612)	(398,539)	(409,838)	(204,271)	(210,122)
Total Taxes and Tax Penalty		(71,907)	(75,293)	(78,992)	(81,429)	(84,068)	(86,493)	(71,737)	(74,965)
Total Outflows		(359,092)	(370,868)	(383,229)	(469,041)	(482,607)	(496,331)	(276,009)	(285,087)
Cash Surplus/Deficit (Net Income)		(119,906)	(127,988)	(136,572)	(218,521)	(228,138)	(237,824)	(179,759)	(186,672)

Portfolio Value

Future Dollars

Beginning Value	3,865,087	3,962,790	4,057,966	4,149,965	4,160,826	4,162,387	4,154,046	4,207,058
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	217,609	223,164	228,571	229,383	229,699	229,483	232,772	235,856
Cash Surplus/Deficit	(119,906)	(127,988)	(136,572)	(218,521)	(228,138)	(237,824)	(179,759)	(186,672)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	3,962,790	4,057,966	4,149,965	4,160,826	4,162,387	4,154,046	4,207,058	4,256,242

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (John / Susan)	2052 87 / 85	2053 88 / 86	2054 89 / 87	2055 90 / 88	2056 91 / 89	2057 92 / 90	2058 - / 91	2059 - / 92
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Current Dollars

Ending Value	2,078,571	2,081,656	2,082,004	2,041,519	1,997,345	1,949,479	1,930,912	1,910,500
Cash Surplus/Deficit	(62,893)	(65,655)	(68,517)	(107,218)	(109,473)	(111,610)	(82,504)	(83,791)

Taxes

Total Taxes	71,907	75,293	78,992	81,429	84,068	86,493	71,737	74,965
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%

Estimated Required Minimum Distribution (RMD)

John	97,799	101,126	105,251	108,532	111,745	114,852	0	0
Susan	90,286	94,192	98,194	101,535	105,676	108,971	215,666	221,664

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
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Adjusted Portfolio Value	3,865,087	3,962,790	4,057,966	4,149,965	4,160,826	4,162,387	4,154,046	4,207,058
Portfolio Withdrawal Rate	3.10%	3.23%	3.37%	5.27%	5.48%	5.71%	4.33%	4.44%

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (John / Susan)		2060 - / 93	2061 - / 94	2062 - / 95	2063 - / 96
Retirement and Strategy Income					
Inheritance	Fund All Goals	0	0	0	0
Pension Income	Fund All Goals	0	0	0	0
Social Security - John	Fund All Goals	0	0	0	0
Social Security - Susan	Fund All Goals	100,629	102,894	105,209	107,576
Total Retirement and Strategy Income		100,629	102,894	105,209	107,576
Total Income		100,629	102,894	105,209	107,576
Cash Used To Fund Goals					
	Estimated % Funded				
Car / Truck	100.00%	0	0	0	0
Custodial Care End of Life John 4hr	100.00%	0	0	0	0
Health Care	100.00%	43,029	45,313	47,663	50,091
Retirement - Basic Living Expense	100.00%	173,124	177,019	181,002	185,074
Travel	100.00%	0	0	0	0
Total Goal Funding		(216,153)	(222,332)	(228,664)	(235,165)
Total Taxes and Tax Penalty		(78,217)	(80,856)	(83,399)	(85,116)
Total Outflows		(294,370)	(303,187)	(312,064)	(320,281)
Cash Surplus/Deficit (Net Income)		(193,740)	(200,294)	(206,855)	(212,705)

Portfolio Value

Future Dollars

Beginning Value	4,256,242	4,301,237	4,342,363	4,379,407
Strategy Reductions	0	0	0	0
Investment Earnings	238,735	241,420	243,899	246,192
Cash Surplus/Deficit	(193,740)	(200,294)	(206,855)	(212,705)
Investment Asset Additions	0	0	0	0
Ending Value	4,301,237	4,342,363	4,379,407	4,412,894

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (John / Susan)	2060 - / 93	2061 - / 94	2062 - / 95	2063 - / 96
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Current Dollars

Ending Value	1,888,211	1,864,318	1,838,848	1,812,136
Cash Surplus/Deficit	(85,050)	(85,993)	(86,855)	(87,346)

Taxes

Total Taxes	78,217	80,856	83,399	85,116
Tax Penalty	0	0	0	0
Federal Marginal Tax Rate	24.00%	24.00%	24.00%	24.00%

Estimated Required Minimum Distribution (RMD)

John	0	0	0	0
Susan	227,377	230,256	232,481	231,143

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0
Adjusted Portfolio Value	4,256,242	4,301,237	4,342,363	4,379,407
Portfolio Withdrawal Rate	4.55%	4.66%	4.76%	4.86%

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Notes

- Additions and withdrawals occur at the beginning of the year.
- The Income section includes Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Stock Options and Restricted Stock values are after-tax.
- Income from Other Assets and proceeds from Insurance Policies are after-tax values. Any remaining asset value after 72(t) distributions have been completed is a pre-tax value.
- Investment Earnings are calculated on all assets after any withdrawals for funding Goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- Shortfalls that occur in a particular year are denoted with an 'x' in the Cash Used to Fund Goals section of the chart.
- Portfolio Withdrawal Rate (%) is the percentage withdrawn from the investment portfolio to cover cash deficits.
- The Total Taxes are a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Total Taxes do not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this row, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- The Cash Surplus/Deficit is the net change in the Portfolio Value for the specified year. This value is your income and earnings minus what was spent to fund Goals minus taxes.
- The Ending Value of the Portfolio in Current Dollars is calculated by discounting the Ending Value of the Portfolio in Future Dollars by the Base Inflation Rate for this Plan.
- The Cash Surplus/Deficit in Current Dollars is calculated by discounting the Cash Surplus/Deficit in Future Dollars by the Base Inflation Rate for this Plan.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.