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Sample

# Disclaimer

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The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation 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.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of 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 of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to 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.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

Client(s): \_\_\_\_\_

Luke Affluent

\_\_\_\_\_ Date

\_\_\_\_\_ Jen Affluent

\_\_\_\_\_ Date

Advisor: \_\_\_\_\_

Jim Adkins

\_\_\_\_\_ Date



## Basics of Life Insurance

### **Prepared for Luke and Jen Affluent**

A comprehensive financial plan often includes an insurance and risk management analysis. This type of analysis is meant to help define lifestyle expectations in the event of your (or your spouse's) death and whether adequate and appropriate resources exist to meet your family's future financial needs.

### **Lifestyle Expectations**

Clearly, replacing the lost income of a decedent is a significant factor when determining the necessary resources in the event of a premature death. However, there are other financial and lifestyle considerations that could affect your resource needs, such as:

- What type of family environment is desirable after the death of one parent?
- Will the survivor work full-time? Part-time? Return to work in several years?
- Would the survivor need extra day-care or nanny services?
- Would the survivor want to pay off large debts such as mortgages?
- Would the survivor want to pre-fund large expenditures such as college in advance?

### **Amount of Coverage**

There are several "rules of thumb" that are sometimes used to help determine the necessary life insurance coverage. Unfortunately, those types of estimates are too often inaccurate and fail to accommodate any unique situations or expectations. Determining the proper amount of insurance coverage is often part science and part art and an experienced advisor can help you with that process.

### **Type of Coverage**

In addition to the amount of insurance, the type of insurance should be considered as well. Term policies may be appropriate for some clients while for others permanent coverage might be a necessity or provide additional advantages.

### **Quality of Existing Policies and Insurers**

Especially with recent market turmoil, the value of highly rated and conservative insurance companies has never been more obvious. Existing policies should be regularly examined for their performance as well as the ratings of the insurer in general. Your insurance should be reviewed periodically to determine if the policy continues to meet your needs.

### **Non-Financial Considerations**

It is also vital to have plans relating to the care of children or other dependents in the event both parents are deceased. Your wishes must be detailed in your will or other estate planning documents or you risk having the state determine the guardian of any children. Estate planning attorneys are used to help craft the necessary documents to ensure your wishes are followed.

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# Survivor Costs

## Base Facts with Premature Death - Client

### Prepared for Luke and Jen Affluent

When a person dies, their family members are left with many expenses they must face. Everyday living expenses, ongoing liabilities such as mortgage payments, and the funding of education for children are just a few examples of the expenses that may need to be covered.

Survivor costs start in **2014**, the year after **Luke's** death, and last through **Jen's** death in **2049**. Survivor living expenses are **\$210,000 (in today's dollars)** and grow at the specified inflation rate(s). Expenses taken into account include:

Survivor Living Expenses	<b>\$14,118,282</b>
Education Expenses	<b>\$371,983</b>
Additional Expenses	<b>\$5,101,620</b>

Additional expenses may include taxes, premiums, and other defined expenses.

**Jen's** living expenses are projected to be **\$217,833** in **2014** and **\$691,400** in **2049**. Total survivor costs are projected to be **\$19,591,885**.

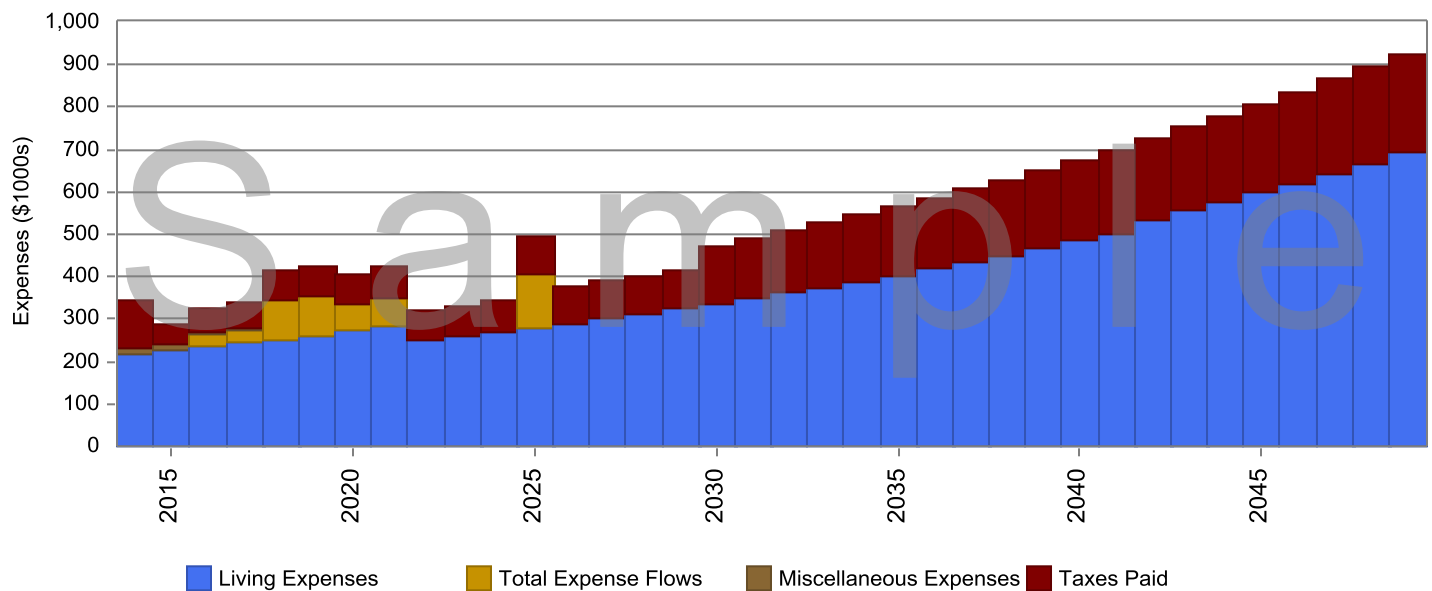
#### SUMMARY

<b>Survivor Years</b> 2014 - 2049 (36 years)
<b>Living Expenses (2014)</b> \$217,833
<b>Total Living Expenses</b> \$14,118,282
<b>Total Survivor Costs</b> \$19,591,885

## Survivor Costs

The chart below illustrates total expenses from **2014** through **2049**.

Survivor Costs



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# Survivor Costs

## Base Facts with Premature Death - Client

Prepared for Luke and Jen Affluent

Year	Age	Living Expenses	Total Expense Flows	Miscellaneous Expenses	Taxes Paid	Total Expenses	Total Outflows
<b>2014</b>	<b>57/55</b>	<b>\$217,833</b>	<b>\$0</b>	<b>\$13,000</b>	<b>\$114,229</b>	<b>\$345,062</b>	<b>\$345,062</b>
2015	58/56	225,959	0	13,000	46,783	285,742	285,742
2016	59/57	234,387	27,903	5,000	59,978	327,268	327,268
2017	60/58	243,130	28,944	5,000	62,974	340,048	340,048
2018	61/59	252,199	90,072	0	71,623	413,894	413,894
2019	62/60	261,605	93,432	0	69,392	424,429	424,429
2020	63/61	271,362	64,611	0	71,067	407,040	407,040
2021	64/62	281,485	67,021	0	74,343	422,849	422,849
2022	65/63	250,274	0	0	69,484	319,758	319,758
2023	66/64	259,609	0	0	72,474	332,083	332,083
2024	67/65	269,293	0	0	75,690	344,983	344,983
2025	68/66	279,337	124,150	0	93,023	496,510	496,510
2026	69/67	289,757	0	0	87,860	377,617	377,617
2027	70/68	300,564	0	0	89,684	390,248	390,248
2028	71/69	311,776	0	0	91,241	403,017	403,017
2029	72/70	323,405	0	0	92,576	415,981	415,981
2030	73/71	335,469	0	0	137,599	473,068	473,068

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Year	Age	Living Expenses	Total Expense Flows	Miscellaneous Expenses	Taxes Paid	Total Expenses	Total Outflows
2031	74/72	347,983	0	0	142,624	490,607	490,607
2032	75/73	360,962	0	0	147,504	508,466	508,466
2033	76/74	374,426	0	0	152,326	526,752	526,752
2034	77/75	388,393	0	0	157,286	545,679	545,679
2035	78/76	402,881	0	0	162,403	565,284	565,284
2036	79/77	417,909	0	0	167,436	585,345	585,345
2037	80/78	433,497	0	0	172,891	606,388	606,388
2038	81/79	449,667	0	0	178,240	627,907	627,907
2039	82/80	466,441	0	0	183,747	650,188	650,188
2040	83/81	483,839	0	0	189,422	673,261	673,261
2041	84/82	501,886	0	0	195,269	697,155	697,155
2042	85/83	535,056	0	0	193,531	728,587	728,587
2043	86/84	555,014	0	0	199,351	754,365	754,365
2044	87/85	575,716	0	0	204,791	780,507	780,507
2045	88/86	597,191	0	0	210,308	807,499	807,499
2046	89/87	619,466	0	0	215,885	835,351	835,351
2047	90/88	642,572	0	0	223,330	865,902	865,902
2048	91/89	666,539	0	0	230,176	896,715	896,715
2049	92/90	691,400	0	0	234,930	926,330	926,330
<b>Totals</b>		<b>\$14,118,282</b>	<b>\$496,133</b>	<b>\$36,000</b>	<b>\$4,941,470</b>	<b>\$19,591,885</b>	<b>\$19,591,885</b>

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# Survivor Costs vs. Resources

## Base Facts with Premature Death - Client

### Prepared for Luke and Jen Affluent

Income sources like salary and Social Security can help offset the survivor's expenses. Investment income and other inflows such as insurance benefits, asset sales, and income from a business may also be available to the survivor.

Income and portfolio assets available to Jen at the beginning of 2014, the year after Luke's death, include:

Salary & Other Income	\$418,121
Taxable, Cash, & Options	\$5,037,575
Tax Advantaged Assets	\$1,488,153
Current Life Insurance	\$250,000

Salary, other income, and investment income total \$418,121. Portfolio assets at the beginning of 2014 total \$6,775,728 and result in cumulative withdrawals of \$17,260,870.

Survivor costs total \$19,591,885 and your income and withdrawals combine for \$19,960,139 which accounts for 100% of survivor's costs.

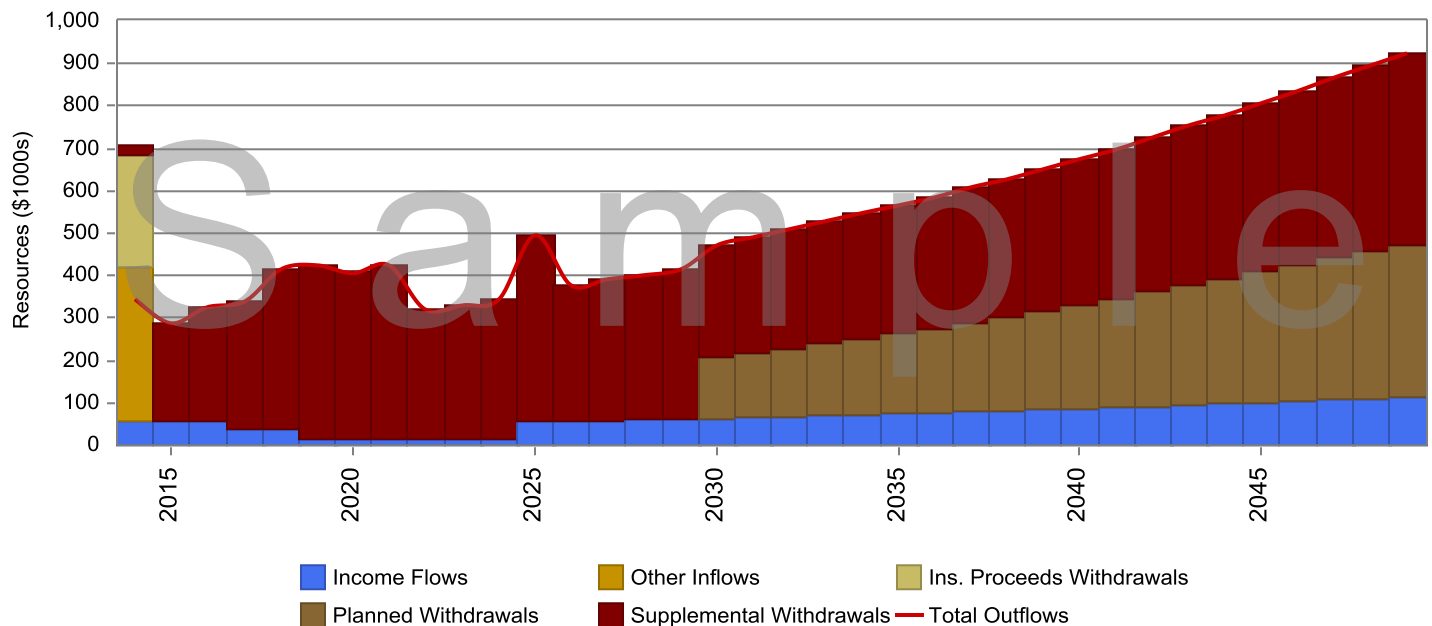
### SUMMARY

<b>Total Survivor Costs</b>	<b>\$19,591,885</b>
<b>Income + Withdrawals</b>	<b>\$19,960,139</b>
<b>Pct Funded by Resources</b>	<b>100%</b>
<b>Unfunded Years</b>	<b>0</b>
<b>Portfolio Assets (2049)</b>	<b>\$11,484,452</b>

## Survivor Resource Usage

The chart below highlights how the survivor's resources are used after first death. These resources are expected to fund approximately 100% of the survivor's costs.

Survivor Resources



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# Survivor Costs vs. Resources

## Base Facts with Premature Death - Client

Prepared for Luke and Jen Affluent

Year	Age	Income Flows	Other Inflows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2014	57/55	\$55,066	\$363,055	\$263,775	\$26,221	\$0	\$708,117	\$345,062	\$363,055	\$7,278,102
2015	58/56	56,640	0	0	229,102	0	285,742	285,742	0	7,488,105
2016	59/57	58,272	0	0	268,996	0	327,268	327,268	0	7,671,034
2017	60/58	36,417	0	0	303,815	0	340,232	340,048	184	7,830,544
2018	61/59	37,295	0	0	378,241	0	415,536	413,894	1,642	7,926,907
2019	62/60	12,868	0	0	411,561	0	424,429	424,429	0	7,994,279
2020	63/61	12,868	0	0	396,228	0	409,096	407,040	2,056	8,083,503
2021	64/62	12,868	0	0	410,146	0	423,014	422,849	165	8,162,488
2022	65/63	12,868	0	0	306,890	0	319,758	319,758	0	8,349,665
2023	66/64	12,868	0	0	319,266	0	332,134	332,083	51	8,536,252
2024	67/65	16,249	0	0	328,773	0	345,022	344,983	39	8,724,953
2025	68/66	54,953	0	0	441,882	0	496,835	496,510	325	8,812,632
2026	69/67	56,523	0	0	321,094	0	377,617	377,617	0	9,026,541
2027	70/68	58,151	0	0	332,139	0	390,290	390,248	42	9,242,875
2028	71/69	59,840	0	0	343,216	0	403,056	403,017	39	9,461,731
2029	72/70	61,592	0	0	354,428	0	416,020	415,981	39	9,683,188
2030	73/71	63,409	0	0	267,002	142,657	473,068	473,068	0	9,863,405

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Year	Age	Income Flows	Other Inflows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2031	74/72	65,294	0	0	274,375	150,961	490,630	490,607	23	10,039,613
2032	75/73	67,249	0	0	281,500	159,737	508,486	508,466	20	10,211,374
2033	76/74	69,277	0	0	288,481	169,013	526,771	526,752	19	10,378,150
2034	77/75	71,381	0	0	295,505	178,814	545,700	545,679	21	10,539,165
2035	78/76	73,564	0	0	302,571	189,170	565,305	565,284	21	10,693,569
2036	79/77	75,828	0	0	310,377	199,163	585,368	585,345	23	10,840,696
2037	80/78	78,176	0	0	317,573	210,662	606,411	606,388	23	10,979,325
2038	81/79	80,612	0	0	325,660	221,659	627,931	627,907	24	11,108,683
2039	82/80	83,139	0	0	333,917	233,157	650,213	650,188	25	11,227,679
2040	83/81	85,760	0	0	342,363	245,166	673,289	673,261	28	11,335,142
2041	84/82	88,479	0	0	351,008	257,697	697,184	697,155	29	11,429,817
2042	85/83	91,299	0	0	366,579	270,756	728,634	728,587	47	11,503,678
2043	86/84	94,224	0	0	375,827	284,346	754,397	754,365	32	11,561,427
2044	87/85	97,259	0	0	386,837	296,450	780,546	780,507	39	11,602,055
2045	88/86	100,407	0	0	398,318	308,813	807,538	807,499	39	11,624,026
2046	89/87	103,672	0	0	410,327	321,395	835,394	835,351	43	11,625,727
2047	90/88	107,059	0	0	424,743	334,151	865,953	865,902	51	11,603,640
2048	91/89	110,572	0	0	439,179	347,015	896,766	896,715	51	11,556,498
2049	92/90	114,216	0	0	455,417	356,756	926,389	926,330	59	11,484,452
<b>Totals</b>		<b>\$2,336,214</b>	<b>\$363,055</b>	<b>\$263,775</b>	<b>\$12,119,557</b>	<b>\$4,877,538</b>	<b>\$19,960,139</b>	<b>\$19,591,885</b>	<b>\$368,254</b>	

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# Survivor Portfolio Assets

## Base Facts with Premature Death - Client

Prepared for Luke and Jen Affluent

In the event of a death, the survivor has two resources: income and portfolio assets. Portfolio assets are a survivor's last safety net, and should be managed wisely in order to achieve the correct balance between growth and withdrawals.

Portfolio assets are projected to be **\$6,775,728** at the beginning of **2014**, the year after **Luke's** death. Portfolio assets include **\$250,000** of life insurance death benefits payable to **Jen**. These assets, combined with their cumulative projected investment growth and savings of **\$21,606,539**, are projected to produce **\$17,260,870** in total withdrawals.

Portfolio assets are projected to be **\$6,775,728** at the beginning of **2014**. Based upon projected growth, savings, and withdrawals, **Jen** is projected to have **\$11,484,452** of portfolio assets in **2049**.

Planned withdrawals such as required minimum distributions are projected to total **\$4,877,538**. Supplemental withdrawals are projected to total **\$12,383,332**, and are required when income and planned withdrawals are not enough to cover your expenses in any year.

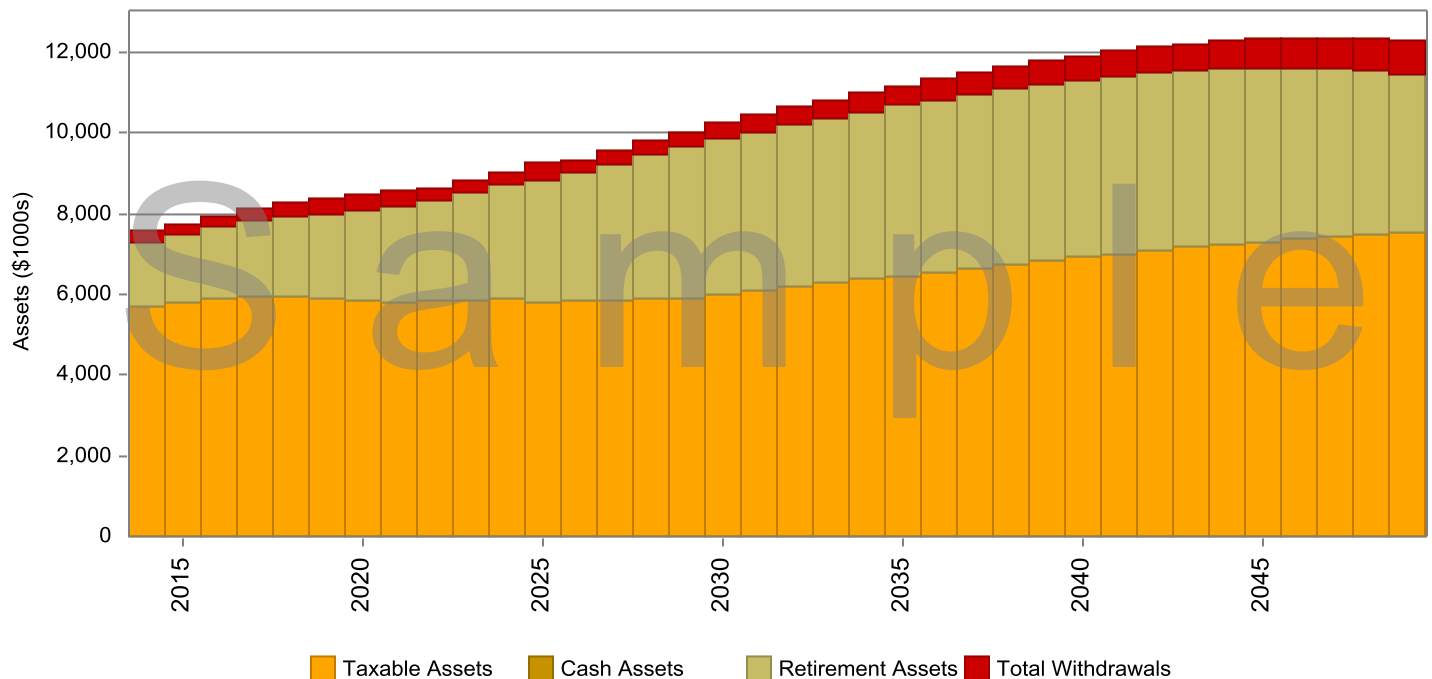
### SUMMARY

<b>Portfolio Assets (2014) at Beginning of Year</b>	<b>\$6,775,728</b>
<b>Growth &amp; Savings</b>	<b>\$21,606,539 (2014 - 2049)</b>
<b>Total Withdrawals</b>	<b>\$17,260,870</b>
<b>Portfolio Assets 2049</b>	<b>\$11,484,452</b>
<b>Unfunded Years</b>	<b>0</b>

## Portfolio Assets and Withdrawals

The chart below shows total annual withdrawals in relation to total portfolio assets from **2014** to **2049**.

Survivor's Portfolio Assets



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# Survivor Portfolio Assets

## Base Facts with Premature Death - Client

Prepared for Luke and Jen Affluent

Year	Age	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2014	57/55	\$5,700,660	\$0	\$1,577,442	\$7,278,102	\$289,996
2015	58/56	5,816,017	0	1,672,088	7,488,105	229,102
2016	59/57	5,898,621	0	1,772,413	7,671,034	268,996
2017	60/58	5,951,602	184	1,878,758	7,830,544	303,815
2018	61/59	5,933,598	1,826	1,991,483	7,926,907	378,241
2019	62/60	5,883,307	0	2,110,972	7,994,279	411,561
2020	63/61	5,843,817	2,056	2,237,630	8,083,503	396,228
2021	64/62	5,788,379	2,221	2,371,888	8,162,488	410,146
2022	65/63	5,834,868	596	2,514,201	8,349,665	306,890
2023	66/64	5,870,551	647	2,665,054	8,536,252	319,266
2024	67/65	5,899,309	686	2,824,958	8,724,953	328,773
2025	68/66	5,817,165	1,011	2,994,456	8,812,632	441,882
2026	69/67	5,851,726	692	3,174,123	9,026,541	321,094
2027	70/68	5,877,570	734	3,364,571	9,242,875	332,139
2028	71/69	5,894,513	773	3,566,445	9,461,731	343,216
2029	72/70	5,901,944	812	3,780,432	9,683,188	354,428
2030	73/71	5,998,317	487	3,864,601	9,863,405	409,659

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Year	Age	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2031	74/72	6,093,587	510	3,945,516	10,039,613	425,336
2032	75/73	6,188,335	530	4,022,509	10,211,374	441,237
2033	76/74	6,282,755	549	4,094,846	10,378,150	457,494
2034	77/75	6,376,872	570	4,161,723	10,539,165	474,319
2035	78/76	6,470,721	591	4,222,257	10,693,569	491,741
2036	79/77	6,563,652	614	4,276,430	10,840,696	509,540
2037	80/78	6,656,334	637	4,322,354	10,979,325	528,235
2038	81/79	6,747,986	661	4,360,036	11,108,683	547,319
2039	82/80	6,838,512	686	4,388,481	11,227,679	567,074
2040	83/81	6,927,804	714	4,406,624	11,335,142	587,529
2041	84/82	7,015,750	743	4,413,324	11,429,817	608,705
2042	85/83	7,095,521	790	4,407,367	11,503,678	637,335
2043	86/84	7,173,142	822	4,387,463	11,561,427	660,173
2044	87/85	7,246,933	861	4,354,261	11,602,055	683,287
2045	88/86	7,316,422	900	4,306,704	11,624,026	707,131
2046	89/87	7,381,073	943	4,243,711	11,625,727	731,722
2047	90/88	7,438,463	994	4,164,183	11,603,640	758,894
2048	91/89	7,488,434	1,045	4,067,019	11,556,498	786,194
2049	92/90	7,529,063	1,104	3,954,285	11,484,452	812,173
<b>Totals</b>						<b>\$17,260,870</b>

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# Survivor Costs vs. Resources w/ Add'l Insurance

## Base Facts with Premature Death - Client

Prepared for Luke and Jen Affluent

Income sources like salary and Social Security can help offset the survivor's expenses. Investment income and other inflows such as insurance benefits, asset sales, and income from a business may also be available to the survivor.

Income and portfolio assets available to Jen at the beginning of 2014, the year after Luke's death, include:

Salary & Other Income	\$418,121
Taxable, Cash, & Options	\$5,037,575
Tax Advantaged Assets	\$1,488,153
Current Life Insurance	\$250,000
Additional Life Insurance	\$0

Salary, other income, and investment income total \$418,121. Portfolio assets at the beginning of 2014 total \$6,775,728 and result in cumulative withdrawals of \$17,260,870.

### SUMMARY

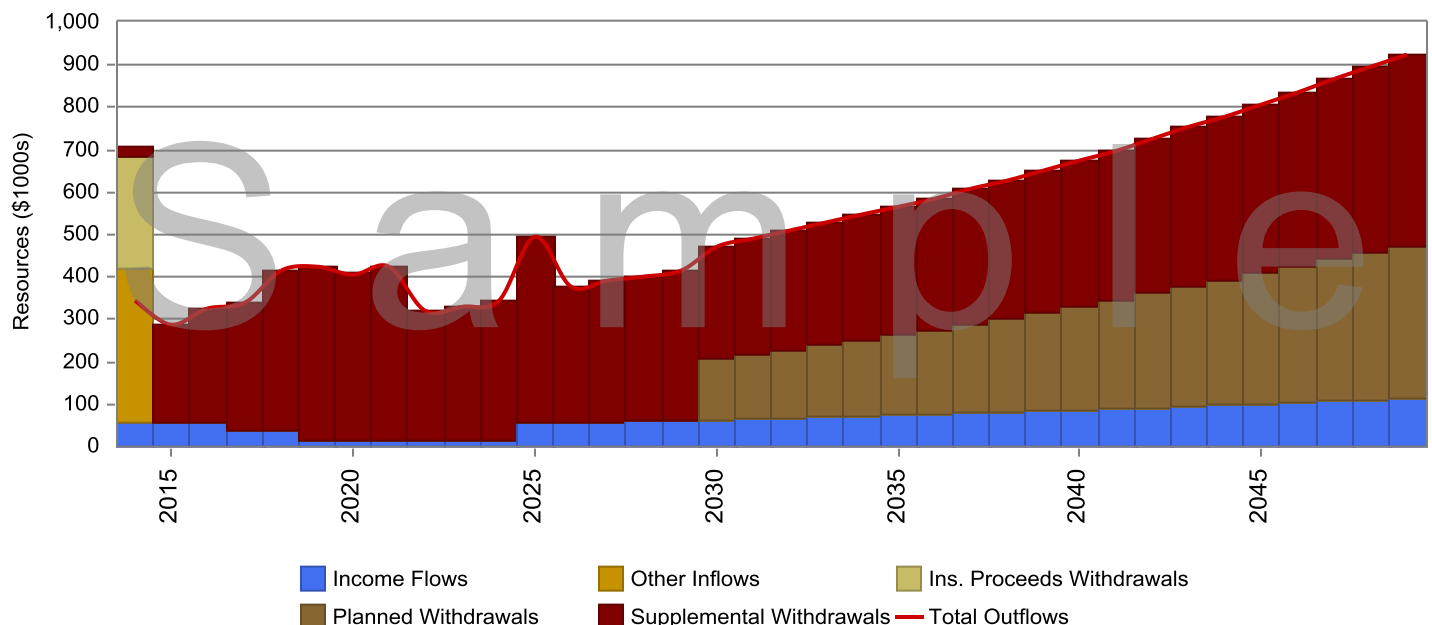
Additional Insurance	\$0
Total Survivor Costs	\$19,591,885
Income + Withdrawals	\$19,960,139
Pct Funded by Resources	100%
Portfolio Assets (2049)	\$11,484,452

An additional \$0 of life insurance is needed to meet survivor's costs with desired remaining assets of \$250,000.

## Survivor Resource Usage

The chart below highlights how the survivor's resources are used after first death.

Survivor Resources



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# Survivor Costs vs. Resources w/ Add'l Insurance

## Base Facts with Premature Death - Client

Prepared for Luke and Jen Affluent

Year	Age	Income Flows	Other Inflows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2014	57/55	\$55,066	\$363,055	\$263,775	\$26,221	\$0	\$708,117	\$345,062	\$363,055	\$7,278,102
2015	58/56	56,640	0	0	229,102	0	285,742	285,742	0	7,488,105
2016	59/57	58,272	0	0	268,996	0	327,268	327,268	0	7,671,034
2017	60/58	36,417	0	0	303,815	0	340,232	340,048	184	7,830,544
2018	61/59	37,295	0	0	378,241	0	415,536	413,894	1,642	7,926,907
2019	62/60	12,868	0	0	411,561	0	424,429	424,429	0	7,994,279
2020	63/61	12,868	0	0	396,228	0	409,096	407,040	2,056	8,083,503
2021	64/62	12,868	0	0	410,146	0	423,014	422,849	165	8,162,488
2022	65/63	12,868	0	0	306,890	0	319,758	319,758	0	8,349,665
2023	66/64	12,868	0	0	319,266	0	332,134	332,083	51	8,536,252
2024	67/65	16,249	0	0	328,773	0	345,022	344,983	39	8,724,953
2025	68/66	54,953	0	0	441,882	0	496,835	496,510	325	8,812,632
2026	69/67	56,523	0	0	321,094	0	377,617	377,617	0	9,026,541
2027	70/68	58,151	0	0	332,139	0	390,290	390,248	42	9,242,875
2028	71/69	59,840	0	0	343,216	0	403,056	403,017	39	9,461,731
2029	72/70	61,592	0	0	354,428	0	416,020	415,981	39	9,683,188
2030	73/71	63,409	0	0	267,002	142,657	473,068	473,068	0	9,863,405

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Year	Age	Income Flows	Other Inflows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2031	74/72	65,294	0	0	274,375	150,961	490,630	490,607	23	10,039,613
2032	75/73	67,249	0	0	281,500	159,737	508,486	508,466	20	10,211,374
2033	76/74	69,277	0	0	288,481	169,013	526,771	526,752	19	10,378,150
2034	77/75	71,381	0	0	295,505	178,814	545,700	545,679	21	10,539,165
2035	78/76	73,564	0	0	302,571	189,170	565,305	565,284	21	10,693,569
2036	79/77	75,828	0	0	310,377	199,163	585,368	585,345	23	10,840,696
2037	80/78	78,176	0	0	317,573	210,662	606,411	606,388	23	10,979,325
2038	81/79	80,612	0	0	325,660	221,659	627,931	627,907	24	11,108,683
2039	82/80	83,139	0	0	333,917	233,157	650,213	650,188	25	11,227,679
2040	83/81	85,760	0	0	342,363	245,166	673,289	673,261	28	11,335,142
2041	84/82	88,479	0	0	351,008	257,697	697,184	697,155	29	11,429,817
2042	85/83	91,299	0	0	366,579	270,756	728,634	728,587	47	11,503,678
2043	86/84	94,224	0	0	375,827	284,346	754,397	754,365	32	11,561,427
2044	87/85	97,259	0	0	386,837	296,450	780,546	780,507	39	11,602,055
2045	88/86	100,407	0	0	398,318	308,813	807,538	807,499	39	11,624,026
2046	89/87	103,672	0	0	410,327	321,395	835,394	835,351	43	11,625,727
2047	90/88	107,059	0	0	424,743	334,151	865,953	865,902	51	11,603,640
2048	91/89	110,572	0	0	439,179	347,015	896,766	896,715	51	11,556,498
2049	92/90	114,216	0	0	455,417	356,756	926,389	926,330	59	11,484,452
<b>Totals</b>		<b>\$2,336,214</b>	<b>\$363,055</b>	<b>\$263,775</b>	<b>\$12,119,557</b>	<b>\$4,877,538</b>	<b>\$19,960,139</b>	<b>\$19,591,885</b>	<b>\$368,254</b>	

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# Survivor Portfolio Assets w/ Add'l Insurance

## Base Facts with Premature Death - Client

Prepared for Luke and Jen Affluent

In the event of a death, the survivor has two resources: income and portfolio assets. Portfolio assets are a survivor's last safety net, and should be managed wisely in order to achieve the correct balance between growth and withdrawals.

With additional insurance, portfolio assets are projected to be **\$6,775,728** at the beginning of **2014**, the year after **Luke's** death. Portfolio assets include **\$250,000** of life insurance benefits payable to **Jen**. These assets, combined with their cumulative projected investment growth and savings of **\$21,606,539**, are projected to produce **\$17,260,870** in total withdrawals. Remaining portfolio assets are projected to be **\$11,484,452**.

An additional **\$0** of life insurance is needed to meet survivor's costs with desired remaining assets of **\$250,000**.

Planned withdrawals such as required minimum distributions are projected to total **\$4,877,538**. Supplemental withdrawals are projected to total **\$12,383,332**, and are required when income and planned withdrawals are not enough to cover your expenses in any year.

### SUMMARY

**Additional Insurance**  
**\$0**

**Portfolio Assets (2014)**  
**at Beginning of Year**  
**\$6,775,728**

**Growth & Savings**  
**\$21,606,539** (2014 - 2049)

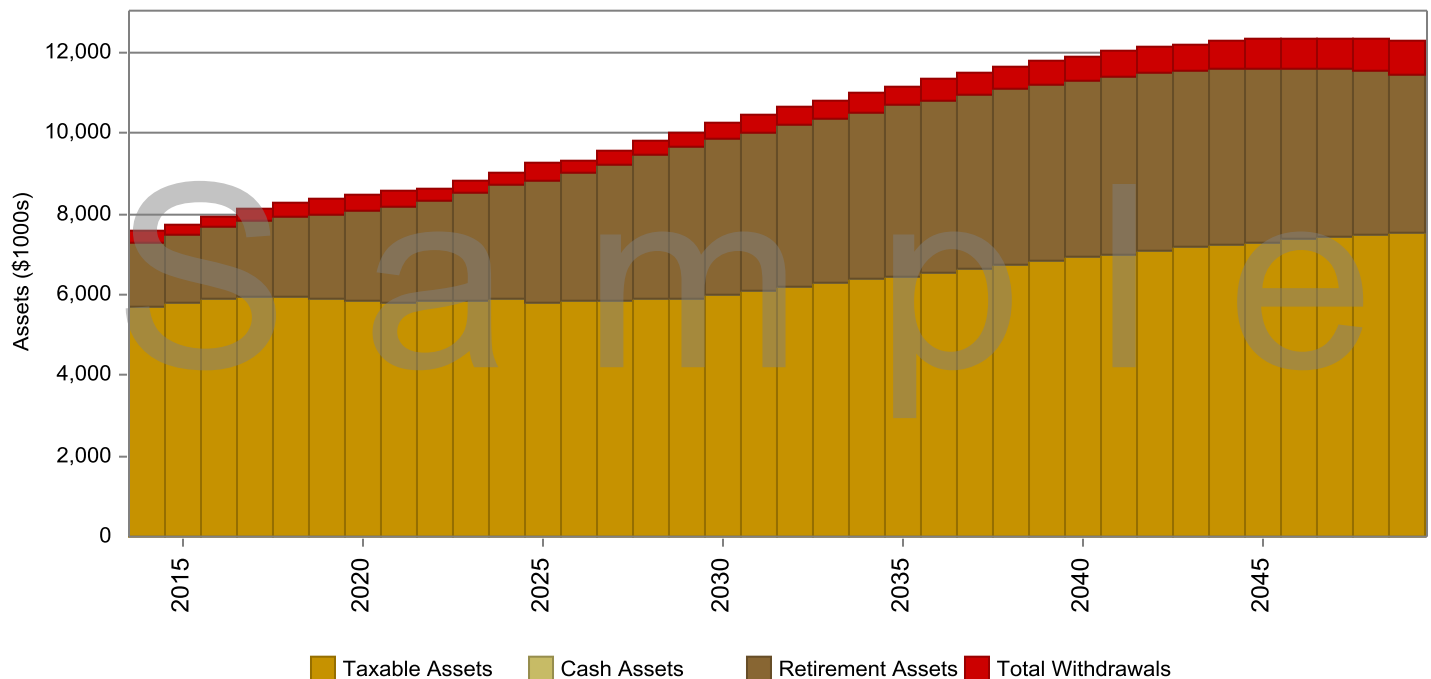
**Total Withdrawals**  
**\$17,260,870**

**Portfolio Assets 2049**  
**\$11,484,452**

## Portfolio Assets and Withdrawals

The chart below shows total annual withdrawals in relation to total portfolio assets from **2014** to **2049**.

Survivor's Portfolio Assets



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# Survivor Portfolio Assets w/ Add'l Insurance

## Base Facts with Premature Death - Client

Prepared for Luke and Jen Affluent

Year	Age	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2014	57/55	\$5,700,660	\$0	\$1,577,442	\$7,278,102	\$289,996
2015	58/56	5,816,017	0	1,672,088	7,488,105	229,102
2016	59/57	5,898,621	0	1,772,413	7,671,034	268,996
2017	60/58	5,951,602	184	1,878,758	7,830,544	303,815
2018	61/59	5,933,598	1,826	1,991,483	7,926,907	378,241
2019	62/60	5,883,307	0	2,110,972	7,994,279	411,561
2020	63/61	5,843,817	2,056	2,237,630	8,083,503	396,228
2021	64/62	5,788,379	2,221	2,371,888	8,162,488	410,146
2022	65/63	5,834,868	596	2,514,201	8,349,665	306,890
2023	66/64	5,870,551	647	2,665,054	8,536,252	319,266
2024	67/65	5,899,309	686	2,824,958	8,724,953	328,773
2025	68/66	5,817,165	1,011	2,994,456	8,812,632	441,882
2026	69/67	5,851,726	692	3,174,123	9,026,541	321,094
2027	70/68	5,877,570	734	3,364,571	9,242,875	332,139
2028	71/69	5,894,513	773	3,566,445	9,461,731	343,216
2029	72/70	5,901,944	812	3,780,432	9,683,188	354,428
2030	73/71	5,998,317	487	3,864,601	9,863,405	409,659

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Year	Age	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2031	74/72	6,093,587	510	3,945,516	10,039,613	425,336
2032	75/73	6,188,335	530	4,022,509	10,211,374	441,237
2033	76/74	6,282,755	549	4,094,846	10,378,150	457,494
2034	77/75	6,376,872	570	4,161,723	10,539,165	474,319
2035	78/76	6,470,721	591	4,222,257	10,693,569	491,741
2036	79/77	6,563,652	614	4,276,430	10,840,696	509,540
2037	80/78	6,656,334	637	4,322,354	10,979,325	528,235
2038	81/79	6,747,986	661	4,360,036	11,108,683	547,319
2039	82/80	6,838,512	686	4,388,481	11,227,679	567,074
2040	83/81	6,927,804	714	4,406,624	11,335,142	587,529
2041	84/82	7,015,750	743	4,413,324	11,429,817	608,705
2042	85/83	7,095,521	790	4,407,367	11,503,678	637,335
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2044	87/85	7,246,933	861	4,354,261	11,602,055	683,287
2045	88/86	7,316,422	900	4,306,704	11,624,026	707,131
2046	89/87	7,381,073	943	4,243,711	11,625,727	731,722
2047	90/88	7,438,463	994	4,164,183	11,603,640	758,894
2048	91/89	7,488,434	1,045	4,067,019	11,556,498	786,194
2049	92/90	7,529,063	1,104	3,954,285	11,484,452	812,173
<b>Totals</b>						<b>\$17,260,870</b>

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# Life Insurance Gap Analysis

## Base Facts with Premature Death - Client

Prepared for Luke and Jen Affluent

When considering additional life insurance, it can be useful to look at how some key numbers compare with and without that insurance.

In this scenario, it is assumed that **Luke** dies at age **56** in **2013** and that the survivor, **Jen**, will live until age **90** in **2049**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$19,591,885	\$19,591,885
Life Insurance Benefits	\$250,000	\$250,000
Portfolio Assets After Luke's Death	\$6,525,728	\$6,525,728
Portfolio Assets + Insurance	\$6,775,728	\$6,775,728
Portfolio Assets After Jen's Death	\$11,484,452	\$11,484,452

### SUMMARY

**Additional Insurance**  
**\$0**

**Existing Life Insurance**  
**\$250,000**

**Survivor's Assets (2014) at Beginning of Year**  
**\$6,775,728** (current)  
**\$6,775,728** (new)

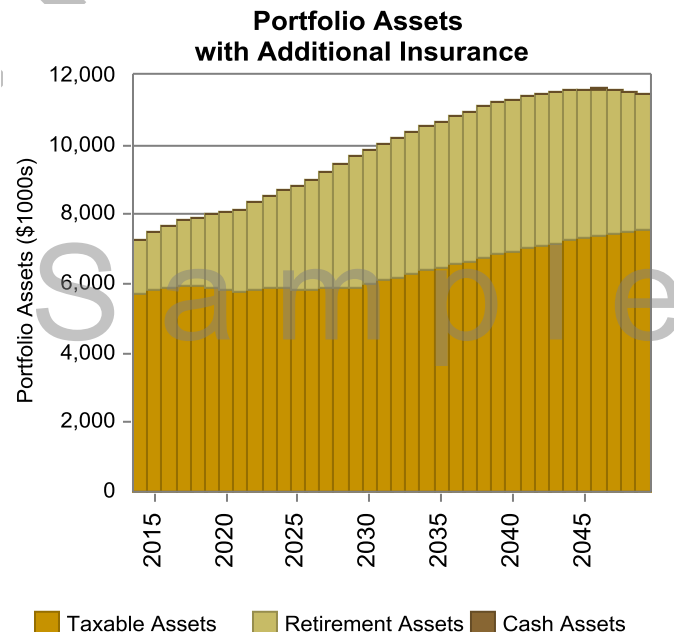
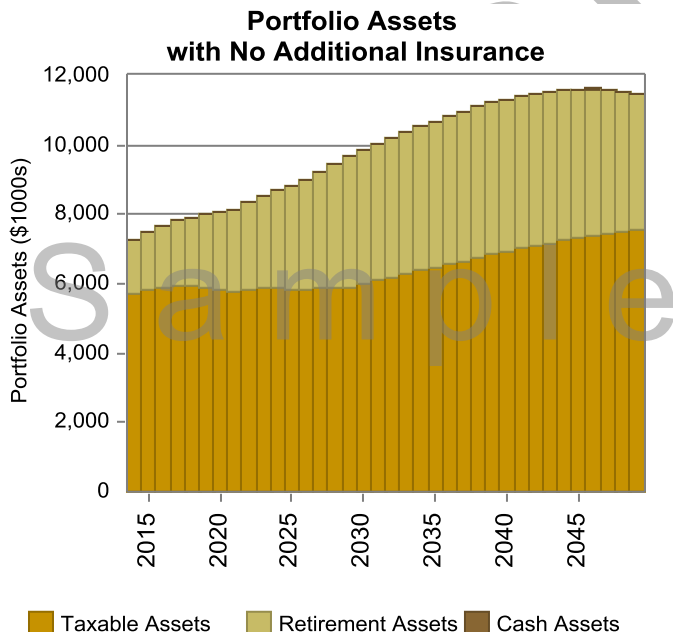
**Survivor's Assets (2049)**  
**\$11,484,452** (current)  
**\$11,484,452** (new)

The additional life insurance needed on **Luke** is **\$0** for total life insurance coverage of **\$250,000**.

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$11,484,452** after **Jen's** death in **2049**.

## Portfolio Assets

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



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# Life Insurance Gap Analysis

## Base Facts with Premature Death - Client

Prepared for Luke and Jen Affluent

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
<b>2014</b>	<b>57/55</b>	<b>\$55,066</b>	<b>\$0</b>	<b>\$0</b>	<b>\$363,055</b>	<b>\$418,121</b>	<b>\$345,062</b>	<b>\$0</b>	<b>\$345,062</b>	<b>\$7,278,102</b>
2015	58/56	56,640	0	0	0	56,640	285,742	0	285,742	7,488,105
2016	59/57	58,272	0	0	0	58,272	327,268	0	327,268	7,671,034
2017	60/58	36,417	0	0	0	36,417	340,048	0	340,048	7,830,544
2018	61/59	37,295	0	0	0	37,295	413,894	0	413,894	7,926,907
2019	62/60	12,868	0	0	0	12,868	424,429	0	424,429	7,994,279
2020	63/61	12,868	0	0	0	12,868	407,040	0	407,040	8,083,503
2021	64/62	12,868	0	0	0	12,868	422,849	0	422,849	8,162,488
2022	65/63	12,868	0	0	0	12,868	319,758	0	319,758	8,349,665
2023	66/64	12,868	0	0	0	12,868	332,083	0	332,083	8,536,252
2024	67/65	16,249	0	0	0	16,249	344,983	0	344,983	8,724,953
2025	68/66	54,953	0	0	0	54,953	496,510	0	496,510	8,812,632
2026	69/67	56,523	0	0	0	56,523	377,617	0	377,617	9,026,541
2027	70/68	58,151	0	0	0	58,151	390,248	0	390,248	9,242,875
2028	71/69	59,840	0	0	0	59,840	403,017	0	403,017	9,461,731
2029	72/70	61,592	0	0	0	61,592	415,981	0	415,981	9,683,188
2030	73/71	63,409	0	142,657	0	206,066	473,068	0	473,068	9,863,405
2031	74/72	65,294	0	150,961	0	216,255	490,607	0	490,607	10,039,613
2032	75/73	67,249	0	159,737	0	226,986	508,466	0	508,466	10,211,374

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2033	76/74	69,277	0	169,013	0	238,290	526,752	0	526,752	10,378,150
2034	77/75	71,381	0	178,814	0	250,195	545,679	0	545,679	10,539,165
2035	78/76	73,564	0	189,170	0	262,734	565,284	0	565,284	10,693,569
2036	79/77	75,828	0	199,163	0	274,991	585,345	0	585,345	10,840,696
2037	80/78	78,176	0	210,662	0	288,838	606,388	0	606,388	10,979,325
2038	81/79	80,612	0	221,659	0	302,271	627,907	0	627,907	11,108,683
2039	82/80	83,139	0	233,157	0	316,296	650,188	0	650,188	11,227,679
2040	83/81	85,760	0	245,166	0	330,926	673,261	0	673,261	11,335,142
2041	84/82	88,479	0	257,697	0	346,176	697,155	0	697,155	11,429,817
2042	85/83	91,299	0	270,756	0	362,055	728,587	0	728,587	11,503,678
2043	86/84	94,224	0	284,346	0	378,570	754,365	0	754,365	11,561,427
2044	87/85	97,259	0	296,450	0	393,709	780,507	0	780,507	11,602,055
2045	88/86	100,407	0	308,813	0	409,220	807,499	0	807,499	11,624,026
2046	89/87	103,672	0	321,395	0	425,067	835,351	0	835,351	11,625,727
2047	90/88	107,059	0	334,151	0	441,210	865,902	0	865,902	11,603,640
2048	91/89	110,572	0	347,015	0	457,587	896,715	0	896,715	11,556,498
2049	92/90	114,216	0	356,756	0	470,972	926,330	0	926,330	11,484,452

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# Life Insurance Resource & Expense Summary

## Base Facts with Premature Death - Client

### Prepared for Luke and Jen Affluent

The information below is a list of projected resources and expenses for **Jen Affluent** in the year **2014**, based upon the death of **Luke Affluent** at age **56**.

#### Assumptions

Luke Affluent dies	2013 (age 56)
Jen Affluent retires	2024 (age 65)
Jen Affluent dies	2049 (age 90)

#### Income Sources

Source	Type	Starts	Ends	Amount in 2014	Income Grows At
Variable Annuity - Annuiti...	Immediate Annuity	2013 (age 53)	2049 (age 90)	\$12,868	0.00%
Social Security	Social Security			\$42,198	3.73%

#### Portfolio Assets

Asset Type	Value (BOY) 2014
Cash & Cash Equivalents	\$63
Taxable Investments	\$5,037,512
Qualified Retirement Plans	\$1,488,153

#### Insurance Benefits

Source	Type	Benefit (BOY) 2014
Whole Life on Luke	Whole	\$250,000

#### Expenses

Source	Type	Total Expense Amount for 2014	% Funded if Premature Death	Survivor Expense in 2014
Jessica's College (2018-2021)	Education Expense	\$0	--	--
Jessica's Wedding (2025)	Other Expense	\$0	--	--
Jimmy's College (2016-2019)	Education Expense	\$0	--	--
Living Expenses	Living Expense	\$217,833	--	\$217,833

#### Liabilities

Name	Type	Balance (BOY) 2014	Paid Off at Death?
Mortgage	Mortgage	\$190,463	No

*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. They will reflect any fees or product charges when entered by the advisor/ representative. 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.*

NOTE: Liabilities have already been included in the Living Expense amount, and are listed here for information purposes only.

Sample

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# Life Insurance Summary

## Base Facts with Premature Death - Client

Prepared for Luke and Jen Affluent

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

### Insured: Luke Affluent

#### Whole Life on Luke

Death Benefit: \$250,000	Institution:	Policy Number:
Purchase Date: 12/14/2000	Type: Whole	Insured: Luke Affluent
Owner: Luke Affluent	Premium Payer: Luke and Jen (Joint/ROS)	Annual Premium: \$4,000
Term (years): n/a	Premium Term (years): Lifetime	Exclusion Amount: \$0
Cash Value: \$45,000 as of 12/14/2011	Basis: \$0	Cash Value Growth Rate: (3.73%)
Proceeds Reinvested: Income (5.51%)		
<b>Primary Beneficiaries:</b>		
Jen Affluent (100.00%)		
<b>Contingent Beneficiaries:</b>		
Jessica Affluent (50.00%)                      Jimmy Affluent (50.00%)		

### Total Insurance

Insured	Payable to Spouse or Estate	Payable to Irrevocable Trust	Payable to Heirs	Total Benefit
Luke Affluent	\$250,000	\$0	\$0	\$250,000
Jen Affluent	\$0	\$0	\$0	\$0
Survivorship	\$0	\$0	\$0	\$0
<b>Total Insurance Coverage</b>	<b>\$250,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$250,000</b>

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