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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

# Balance Sheet

**Base Facts as of December 9, 2013**

*Prepared for Luke and Jen Affluent*

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

| <b>Assets</b>                                 | <b>Luke</b>        | <b>Jen</b>         | <b>Joint - ROS</b> | <b>Total</b>       |
|---|--------------------|--------------------|--------------------|--------------------|
| Cash Account                                  | --                 | --                 | \$50,000           | \$50,000           |
| E*Trade Account                               | --                 | --                 | \$77,421           | \$77,421           |
| Fidelity Taxable Brokerage<br>Managed Account | --                 | --                 | \$618,881          | \$618,881          |
| Stock Account                                 | \$4,419,690        | --                 | --                 | \$4,419,690        |
| Barclays 401K                                 | \$727,188          | --                 | --                 | \$727,188          |
| Jen's IRA                                     | \$789,848          | --                 | --                 | \$789,848          |
| Variable Annuity                              | --                 | \$850,857          | --                 | \$850,857          |
| Consulting Business (Jen)                     | --                 | \$240,354          | --                 | \$240,354          |
| Home  | --                 | \$350,000          | --                 | \$350,000          |
| Vacation Home - Maine                         | --                 | --                 | \$750,000          | \$750,000          |
| Whole Life on Luke                            | --                 | \$350,000          | --                 | \$350,000          |
| Whole Life on Luke                            | \$45,000           | --                 | --                 | \$45,000           |
| <b>Total Assets:</b>                          | <b>\$5,981,726</b> | <b>\$1,791,211</b> | <b>\$1,496,302</b> | <b>\$9,269,239</b> |
| <b>Liabilities</b>                            | <b>Luke</b>        | <b>Jen</b>         | <b>Joint - ROS</b> | <b>Total</b>       |
| Mortgage                                      | --                 | --                 | (\$200,000)        | (\$200,000)        |
| <b>Total Liabilities:</b>                     | <b>\$0</b>         | <b>\$0</b>         | <b>(\$200,000)</b> | <b>(\$200,000)</b> |
| <b>Total Net Worth:</b>                       | <b>\$5,981,726</b> | <b>\$1,791,211</b> | <b>\$1,296,302</b> | <b>\$9,069,239</b> |

*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.*

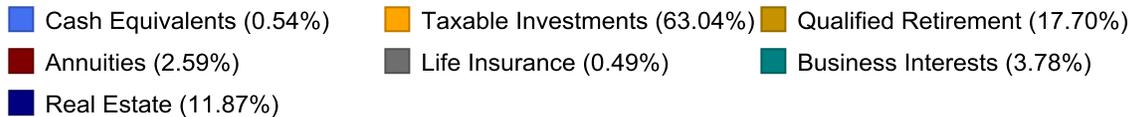
# Balance Sheet

Base Facts as of December 9, 2013

Prepared for Luke and Jen Affluent

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

## Breakdown by Asset Type - Current Year (2013)



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