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Sample

Disclaimer

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

5-Year Cash Flow

Base Facts from 2013 to 2017

Prepared for Luke and Jen Affluent

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

Year/Age	2013 (56/54)	2014 (57/55)	2015 (58/56)	2016 (59/57)	2017 (60/58)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	5,735,002	5,976,461	6,175,171	6,381,230	6,571,085
Retirement Accounts	1,612,607	1,723,305	1,840,954	1,965,975	2,098,811
Cash Accounts	50,000	530	976	1,032	1,686
Annuity Accounts	240,354	252,372	264,991	278,241	292,153
Insurance Accounts	45,000	46,679	48,420	50,226	52,099
Total Portfolio Asset Balances (Beginning of Year)	7,682,963	7,999,347	8,330,512	8,676,704	9,015,834
Cash Inflows					
Salary					
Luke's Salary	125,000	129,663	134,499	139,516	144,720
Business / Trust Income	88,000	91,282	94,687	98,219	101,883
Total Cash Inflows	213,000	220,945	229,186	237,735	246,603
Cash Outflows					
Living Expenses	210,000	217,833	225,959	234,388	252,393
Liabilities	19,320	19,320	19,320	19,320	19,320
Education Expenses					
Jimmy's College	0	0	0	27,903	28,944
Cash Gifts / Transfers	13,000	13,000	13,000	5,000	5,000
Insurance Premiums	4,000	4,000	4,000	4,000	4,000
Taxes	131,185	139,111	144,273	152,541	157,518
Planned Savings	12,500	12,966	13,450	13,952	14,472
Total Cash Outflows	390,005	406,230	420,002	457,104	481,647
Total Inflows	213,000	220,945	229,186	237,735	246,603
LESS: Total Outflows	390,005	406,230	420,002	457,104	481,647
EQUALS: Net Cash Flow	(177,005)	(185,285)	(190,816)	(219,369)	(235,044)
Total Portfolio Asset Balances (Beginning of Year)					
Portfolio Growth	474,639	497,001	516,833	537,571	561,642
Net Cash Flow	(177,005)	(185,285)	(190,816)	(219,369)	(235,044)
Other Portfolio Activity	18,750	19,449	20,175	20,928	21,708
Total Portfolio Asset Balances (End of Year)	7,999,347	8,330,512	8,676,704	9,015,834	9,364,140

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Cash Flow

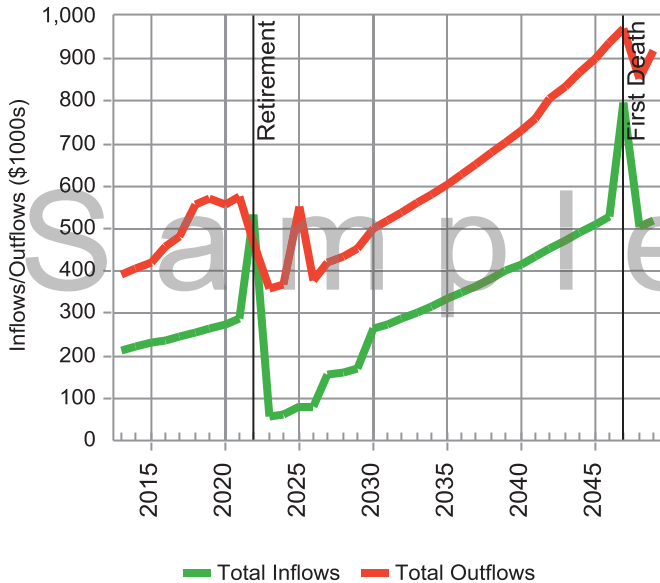
Base Facts (All Years)

Prepared for Luke and Jen Affluent

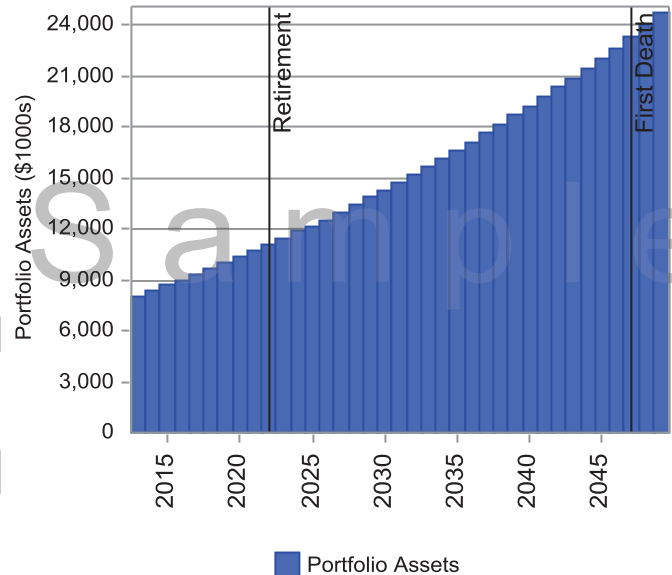
The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts*, your portfolio assets will last through at least **2049** (age **92/90**).

Inflows and Outflows



Portfolio Assets



RELEVANT FACTS

Luke's Retirement:	2022 (65)
Jen's Retirement:	2024 (65)
First Death (Luke):	2047 (90/88)
LIVING EXPENSES	
Current:	\$210,000
Semi-Retirement:	\$218,000
Retirement:	\$180,000
Advanced Years:	\$185,000
Indexed at:	3.73%
Inflation Rate:	3.73%

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Cash Flow

Base Facts (All Years) Prepared for Luke and Jen Affluent

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

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2013	56/54	\$125,000	\$0	\$0	\$88,000	\$213,000	\$377,505	\$12,500	\$390,005	(\$177,005)	\$7,999,347
2014	57/55	129,663	0	0	91,282	220,945	393,264	12,966	406,230	(185,285)	8,330,512
2015	58/56	134,499	0	0	94,687	229,186	406,552	13,450	420,002	(190,816)	8,676,704
2016	59/57	139,516	0	0	98,219	237,735	443,152	13,952	457,104	(219,369)	9,015,834
2017	60/58	144,720	0	0	101,883	246,603	467,175	14,472	481,647	(235,044)	9,364,140
2018	61/59	150,118	0	0	105,683	255,801	540,210	15,012	555,222	(299,421)	9,673,932
2019	62/60	155,717	0	0	109,625	265,342	555,946	15,572	571,518	(306,176)	10,001,442
2020	63/61	161,525	0	0	113,714	275,239	541,309	16,153	557,462	(282,223)	10,374,068
2021	64/62	167,550	0	0	117,956	285,506	559,873	16,755	576,628	(291,122)	10,761,095
2022	65/63	47,763	0	0	486,640	534,403	466,137	0	466,137	68,266	11,113,247
2023	66/64	58,893	0	0	0	58,893	357,591	0	357,591	(298,698)	11,486,044
2024	67/65	61,833	0	0	0	61,833	369,767	0	369,767	(307,934)	11,872,683
2025	68/66	79,881	0	0	0	79,881	551,964	0	551,964	(472,083)	12,118,970
2026	69/67	82,163	0	0	0	82,163	378,348	0	378,348	(296,185)	12,556,590
2027	70/68	84,530	0	69,795	0	154,325	420,494	0	420,494	(266,169)	12,981,413
2028	71/69	86,985	0	73,862	0	160,847	435,953	0	435,953	(275,106)	13,419,463
2029	72/70	89,532	0	78,161	0	167,693	452,054	0	452,054	(284,361)	13,871,115
2030	73/71	92,173	0	171,037	0	263,210	497,830	0	497,830	(234,620)	14,307,690
2031	74/72	94,913	0	180,980	0	275,893	517,671	0	517,671	(241,778)	14,754,430
2032	75/73	97,755	0	191,489	0	289,244	538,016	0	538,016	(248,772)	15,211,630
2033	76/74	100,703	0	202,593	0	303,296	559,055	0	559,055	(255,759)	15,679,445
2034	77/75	103,762	0	213,836	0	317,598	580,832	0	580,832	(263,234)	16,158,007
2035	78/76	106,934	0	226,202	0	333,136	603,693	0	603,693	(270,557)	16,647,129
2036	79/77	110,225	0	238,084	0	348,309	627,218	0	627,218	(278,909)	17,147,046
2037	80/78	113,639	0	251,156	0	364,795	651,883	0	651,883	(287,088)	17,657,555
2038	81/79	117,180	0	264,184	0	381,364	677,379	0	677,379	(296,015)	18,178,768
2039	82/80	120,853	0	277,790	0	398,643	703,946	0	703,946	(305,303)	18,710,583
2040	83/81	124,663	0	291,988	0	416,651	731,606	0	731,606	(314,955)	19,252,898
2041	84/82	128,616	0	306,783	0	435,399	760,407	0	760,407	(325,008)	19,805,579
2042	85/83	132,716	0	321,136	0	453,852	805,363	0	805,363	(351,511)	20,353,501
2043	86/84	136,969	0	335,952	0	472,921	836,672	0	836,672	(363,751)	20,910,460
2044	87/85	141,380	0	349,962	0	491,342	868,803	0	868,803	(377,461)	21,476,648
2045	88/86	145,955	0	364,219	0	510,174	902,173	0	902,173	(391,999)	22,051,883
2046	89/87	150,701	0	378,672	0	529,373	936,737	0	936,737	(407,364)	22,636,061
2047	90/88	155,624	0	391,612	250,000	797,236	972,067	0	972,067	(174,831)	23,317,398

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2048	91/89	119,095	0	385,479	0	504,574	852,239	0	852,239	(347,665)	24,041,326
2049	92/90	122,839	0	396,299	0	519,138	921,643	0	921,643	(402,505)	24,751,324

Draft

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