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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): _____

Jon Traditional

_____ Date

_____ Katie Traditional

_____ Date

Advisor: _____

Jim Adkins

_____ Date



Basics of Life Insurance

Prepared for Jon and Katie Traditional

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 Jon and Katie Traditional

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 **Jon's** death, and last through **Katie's** death in **2053**. Survivor living expenses are **\$85,000 (in today's dollars)** and grow at **3.73%** beginning immediately. Expenses taken into account include:

Survivor Living Expenses	\$7,864,233
Liability Payments	\$119,427
Education Expenses	\$236,032
529 Plan Withdrawals	(\$119,906)
Net Education Expenses	\$116,126
Additional Expenses	\$502,180

SUMMARY	
Survivor Years	2014 - 2053 (40 years)
Living Expenses (2014)	\$88,171
Total Living Expenses	\$7,864,233
Total Survivor Costs	\$8,601,966

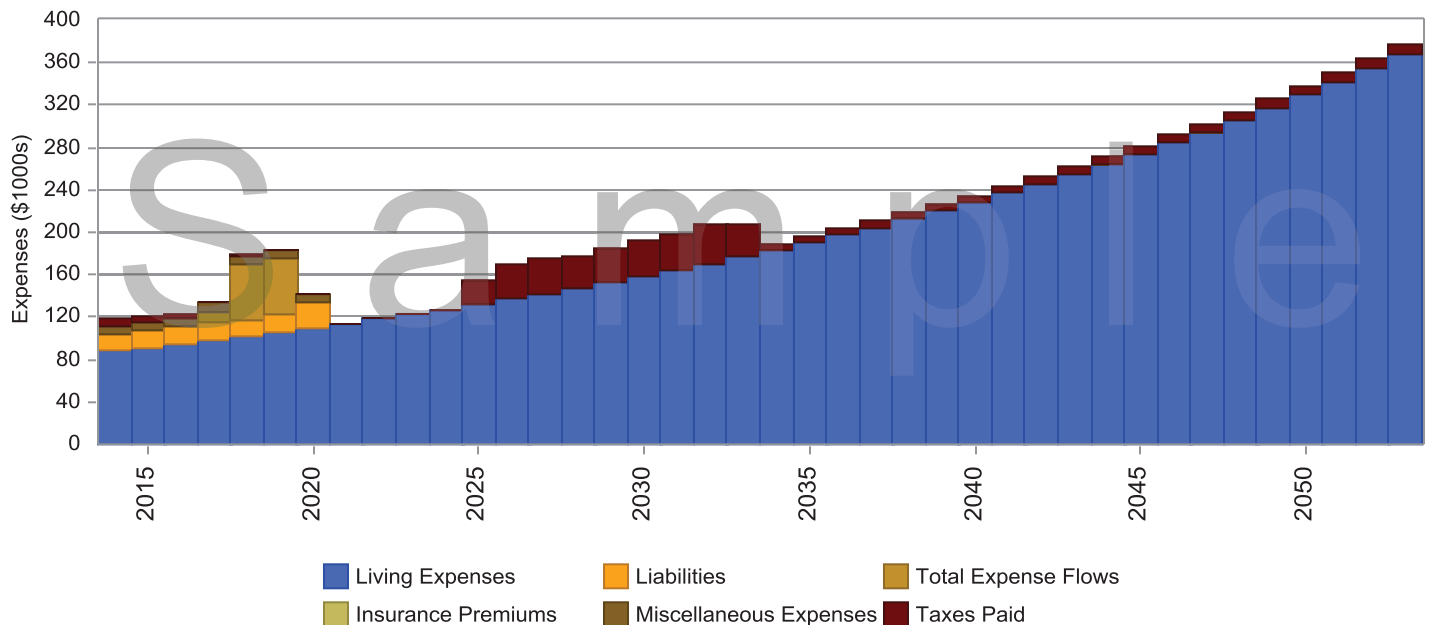
Additional expenses may include taxes, premiums, and other defined expenses.

Katie's living expenses are projected to be **\$88,171** in **2014** and **\$367,788** in **2053**. Total survivor costs are projected to be **\$8,601,966**.

Survivor Costs

The chart below illustrates total expenses from **2014** through **2053**.

Survivor Costs



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Survivor Costs

Base Facts with Premature Death - Client Prepared for Jon and Katie Traditional

Year	Age	Living Expenses	Liability Payments	Total Expense Flows	Insurance Premiums	Miscellaneous Expenses	Taxes Paid	Total Expenses	Total Outflows
2014	56/51	\$88,171	\$15,840	\$0	\$200	\$8,000	\$5,860	\$118,071	\$118,071
2015	57/52	91,460	15,840	0	0	8,000	5,380	120,680	120,680
2016	58/53	94,871	15,840	0	0	8,000	4,794	123,505	123,505
2017	59/54	98,410	15,840	10,784	0	8,000	1,689	134,723	134,723
2018	60/55	102,081	15,840	51,551	0	8,000	1,001	178,473	178,473
2019	61/56	105,889	15,840	53,791	0	8,000	319	183,839	183,839
2020	62/57	109,839	24,387	0	0	8,000	0	142,226	142,226
2021	63/58	113,936	0	0	0	0	0	113,936	113,936
2022	64/59	118,186	0	0	0	0	0	118,186	118,186
2023	65/60	122,594	0	0	0	0	0	122,594	122,594
2024	66/61	127,167	0	0	0	0	0	127,167	127,167
2025	67/62	131,910	0	0	0	0	21,920	153,830	153,830
2026	68/63	136,830	0	0	0	0	32,624	169,454	169,454
2027	69/64	141,934	0	0	0	0	33,245	175,179	175,179
2028	70/65	147,228	0	0	0	0	29,922	177,150	177,150
2029	71/66	152,720	0	0	0	0	32,783	185,503	185,503
2030	72/67	158,416	0	0	0	0	33,971	192,387	192,387

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Year	Age	Living Expenses	Liability Payments	Total Expense Flows	Insurance Premiums	Miscellaneous Expenses	Taxes Paid	Total Expenses	Total Outflows
2031	73/68	164,325	0	0	0	0	34,371	198,696	198,696
2032	74/69	170,454	0	0	0	0	37,410	207,864	207,864
2033	75/70	176,812	0	0	0	0	30,958	207,770	207,770
2034	76/71	183,407	0	0	0	0	5,389	188,796	188,796
2035	77/72	190,248	0	0	0	0	5,515	195,763	195,763
2036	78/73	197,344	0	0	0	0	5,659	203,003	203,003
2037	79/74	204,705	0	0	0	0	5,798	210,503	210,503
2038	80/75	212,340	0	0	0	0	5,947	218,287	218,287
2039	81/76	220,260	0	0	0	0	6,106	226,366	226,366
2040	82/77	228,476	0	0	0	0	6,262	234,738	234,738
2041	83/78	236,998	0	0	0	0	6,429	243,427	243,427
2042	84/79	245,838	0	0	0	0	6,599	252,437	252,437
2043	85/80	255,008	0	0	0	0	6,784	261,792	261,792
2044	86/81	264,520	0	0	0	0	6,965	271,485	271,485
2045	87/82	274,387	0	0	0	0	7,159	281,546	281,546
2046	88/83	284,622	0	0	0	0	7,352	291,974	291,974
2047	89/84	295,238	0	0	0	0	7,568	302,806	302,806
2048	90/85	306,250	0	0	0	0	7,781	314,031	314,031
2049	91/86	317,673	0	0	0	0	8,003	325,676	325,676
2050	92/87	329,522	0	0	0	0	8,236	337,758	337,758

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Year	Age	Living Expenses	Liability Payments	Total Expense Flows	Insurance Premiums	Miscellaneous Expenses	Taxes Paid	Total Expenses	Total Outflows
2051	93/88	341,813	0	0	0	0	8,475	350,288	350,288
2052	94/89	354,563	0	0	0	0	8,723	363,286	363,286
2053	95/90	367,788	0	0	0	0	8,983	376,771	376,771
Totals		\$7,864,233	\$119,427	\$116,126	\$200	\$56,000	\$445,980	\$8,601,966	\$8,601,966

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Survivor Costs vs. Resources

Base Facts with Premature Death - Client

Prepared for Jon and Katie Traditional

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 **Katie** at the beginning of **2014**, the year after **Jon's** death, include:

Salary & Other Income	\$22,013
Taxable, Cash, & Options	\$339,270
Tax Advantaged Assets	\$679,185
Current Life Insurance	\$750,000

Salary, other income, and investment income total **\$22,013**. Portfolio assets at the beginning of **2014** total **\$1,768,455** and result in cumulative withdrawals of **\$3,295,859**.

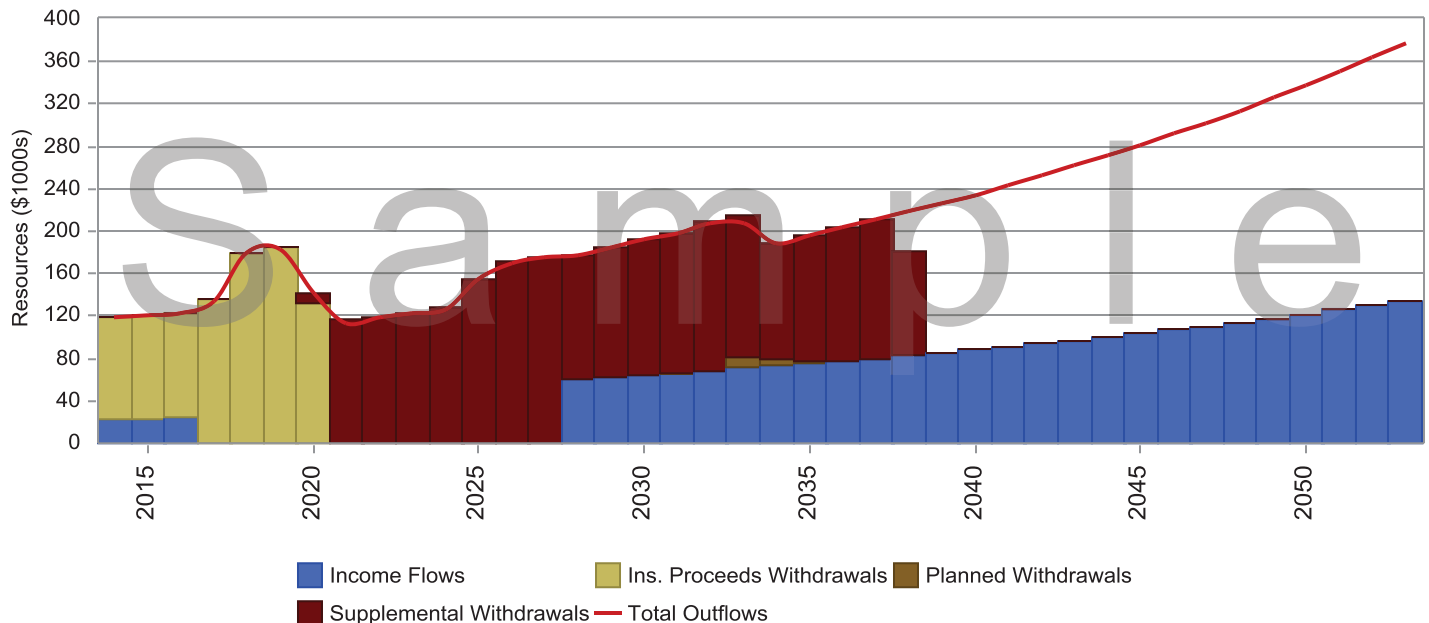
Survivor costs total **\$8,601,966** and your income and withdrawals combine for **\$5,767,291** which accounts for **67%** of survivor's costs.

SUMMARY	
Total Survivor Costs	\$8,601,966
Income + Withdrawals	\$5,767,291
Pct Funded by Resources	67%
Unfunded Years	16
Portfolio Assets (2053)	(\$2,852,704)

Survivor Resource Usage

The chart below highlights how the survivor's resources are used after first death. These resources are expected to fund approximately **67%** of the survivor's costs.

Survivor Resources



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Survivor Costs vs. Resources

Base Facts with Premature Death - Client

Prepared for Jon and Katie Traditional

Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2014	56/51	\$22,013	\$96,115	\$0	\$0	\$118,128	\$118,071	\$57	\$1,764,423
2015	57/52	22,835	97,909	0	0	120,744	120,680	64	1,758,726
2016	58/53	23,687	99,889	0	0	123,576	123,505	71	1,751,113
2017	59/54	0	135,355	0	0	135,355	134,723	632	1,708,577
2018	60/55	0	179,101	0	0	179,101	178,473	628	1,620,520
2019	61/56	0	184,228	0	0	184,228	183,839	389	1,523,075
2020	62/57	0	132,557	9,669	0	142,226	142,226	0	1,462,787
2021	63/58	0	0	116,355	0	116,355	113,936	2,419	1,428,721
2022	64/59	0	0	119,488	0	119,488	118,186	1,302	1,390,477
2023	65/60	0	0	122,889	0	122,889	122,594	295	1,346,366
2024	66/61	0	0	127,492	0	127,492	127,167	325	1,296,012
2025	67/62	0	0	153,993	0	153,993	153,830	163	1,217,046
2026	68/63	0	0	171,135	0	171,135	169,454	1,681	1,117,865
2027	69/64	0	0	175,453	0	175,453	175,179	274	1,006,785
2028	70/65	61,012	0	116,138	0	177,150	177,150	0	947,936
2029	71/66	62,840	0	122,880	0	185,720	185,503	217	879,171
2030	72/67	64,736	0	127,752	0	192,488	192,387	101	801,138

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Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2031	73/68	66,703	0	131,993	0	198,696	198,696	0	713,926
2032	74/69	68,743	0	141,475	0	210,218	207,864	2,354	614,326
2033	75/70	70,860	0	134,208	9,759	214,827	207,770	7,057	510,656
2034	76/71	73,055	0	110,478	5,263	188,796	188,796	0	421,340
2035	77/72	75,332	0	118,785	1,646	195,763	195,763	0	322,398
2036	78/73	77,694	0	125,309	0	203,003	203,003	0	213,209
2037	79/74	80,144	0	130,359	0	210,503	210,503	0	93,510
2038	80/75	82,686	0	98,186	0	180,872	218,287	(37,415)	(37,415)
2039	81/76	85,323	0	0	0	85,323	226,366	(141,043)	(178,458)
2040	82/77	88,058	0	0	0	88,058	234,738	(146,680)	(325,138)
2041	83/78	90,895	0	0	0	90,895	243,427	(152,532)	(477,670)
2042	84/79	93,838	0	0	0	93,838	252,437	(158,599)	(636,269)
2043	85/80	96,891	0	0	0	96,891	261,792	(164,901)	(801,170)
2044	86/81	100,057	0	0	0	100,057	271,485	(171,428)	(972,598)
2045	87/82	103,342	0	0	0	103,342	281,546	(178,204)	(1,150,802)
2046	88/83	106,749	0	0	0	106,749	291,974	(185,225)	(1,336,027)
2047	89/84	110,283	0	0	0	110,283	302,806	(192,523)	(1,528,550)
2048	90/85	113,949	0	0	0	113,949	314,031	(200,082)	(1,728,632)
2049	91/86	117,752	0	0	0	117,752	325,676	(207,924)	(1,936,556)
2050	92/87	121,697	0	0	0	121,697	337,758	(216,061)	(2,152,617)

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Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2051	93/88	125,789	0	0	0	125,789	350,288	(224,499)	(2,377,116)
2052	94/89	130,033	0	0	0	130,033	363,286	(233,253)	(2,610,369)
2053	95/90	134,436	0	0	0	134,436	376,771	(242,335)	(2,852,704)
Totals		\$2,471,432	\$925,154	\$2,354,037	\$16,668	\$5,767,291	\$8,601,966	(\$2,834,675)	

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Survivor Portfolio Assets

Base Facts with Premature Death - Client

Prepared for Jon and Katie Traditional

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 **\$1,768,455** at the beginning of **2014**, the year after **Jon's** death. Portfolio assets include **\$750,000** of life insurance death benefits payable to **Katie**. These assets, combined with their cumulative projected investment growth and savings of **\$1,527,404**, are projected to produce **\$3,295,859** in total withdrawals.

SUMMARY

Portfolio Assets (2014) at Beginning of Year
\$1,768,455

Growth & Savings
\$1,527,404 (2014 - 2053)

Total Withdrawals
\$3,295,859

First Unfunded Year
2038

Unfunded Years
16

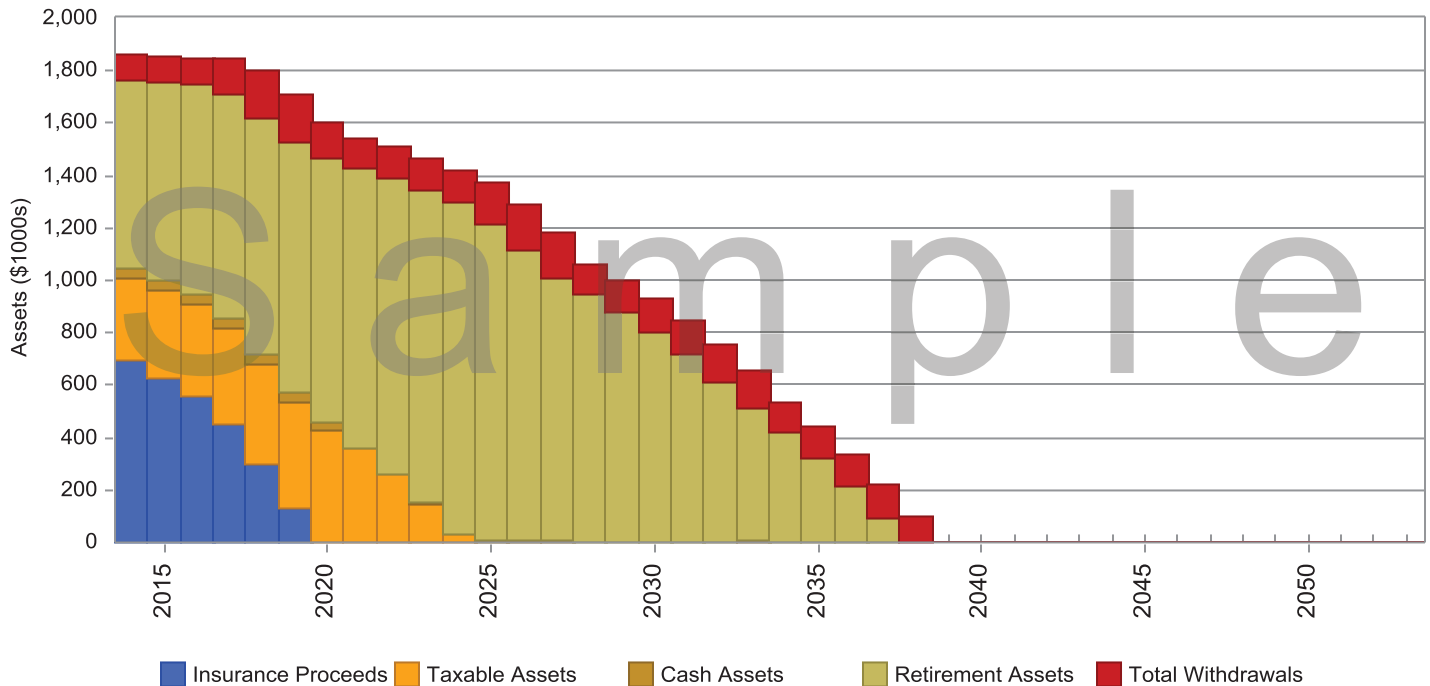
Portfolio assets are projected to be **\$1,768,455** at the beginning of **2014**. Based upon projected growth, savings, and withdrawals, **Katie** is projected to first deplete portfolio assets at age **75** in **2038**, resulting in **16** unfunded years.

Planned withdrawals such as required minimum distributions are projected to total **\$16,668**. Supplemental withdrawals are projected to total **\$3,279,191**, and are required when income and planned withdrawals are not enough to cover your expenses in any year.

Portfolio Assets and Withdrawals

The chart below shows total annual withdrawals in relation to total portfolio assets from **2014** to **2053**.

Survivor's Portfolio Assets



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Survivor Portfolio Assets

Base Facts with Premature Death - Client

Prepared for Jon and Katie Traditional

Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2014	56/51	\$691,385	\$317,853	\$36,610	\$718,575	\$1,764,423	\$96,115
2015	57/52	628,045	333,746	36,674	760,261	1,758,726	97,909
2016	58/53	559,558	350,433	36,745	804,377	1,751,113	99,889
2017	59/54	452,181	367,955	37,377	851,064	1,708,577	135,355
2018	60/55	295,689	386,353	38,005	900,473	1,620,520	179,101
2019	61/56	126,245	405,671	38,394	952,765	1,523,075	184,228
2020	62/57	0	425,955	28,725	1,008,107	1,462,787	142,226
2021	63/58	0	359,034	3,008	1,066,679	1,428,721	116,355
2022	64/59	0	257,498	4,310	1,128,669	1,390,477	119,488
2023	65/60	0	147,484	4,605	1,194,277	1,346,366	122,889
2024	66/61	0	27,366	4,930	1,263,716	1,296,012	127,492
2025	67/62	0	0	5,093	1,211,953	1,217,046	153,993
2026	68/63	0	0	6,774	1,111,091	1,117,865	171,135
2027	69/64	0	0	7,048	999,737	1,006,785	175,453
2028	70/65	0	0	2,471	945,465	947,936	116,138
2029	71/66	0	0	2,688	876,483	879,171	122,880
2030	72/67	0	0	2,789	798,349	801,138	127,752

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Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2031	73/68	0	0	644	713,282	713,926	131,993
2032	74/69	0	0	2,998	611,328	614,326	141,475
2033	75/70	0	0	10,055	500,601	510,656	143,967
2034	76/71	0	0	0	421,340	421,340	115,741
2035	77/72	0	0	0	322,398	322,398	120,431
2036	78/73	0	0	0	213,209	213,209	125,309
2037	79/74	0	0	0	93,510	93,510	130,359
2038	80/75	0	0	(37,415)	0	(37,415)	98,186
2039	81/76	0	0	(178,458)	0	(178,458)	0
2040	82/77	0	0	(325,138)	0	(325,138)	0
2041	83/78	0	0	(477,670)	0	(477,670)	0
2042	84/79	0	0	(636,269)	0	(636,269)	0
2043	85/80	0	0	(801,170)	0	(801,170)	0
2044	86/81	0	0	(972,598)	0	(972,598)	0
2045	87/82	0	0	(1,150,802)	0	(1,150,802)	0
2046	88/83	0	0	(1,336,027)	0	(1,336,027)	0
2047	89/84	0	0	(1,528,550)	0	(1,528,550)	0
2048	90/85	0	0	(1,728,632)	0	(1,728,632)	0
2049	91/86	0	0	(1,936,556)	0	(1,936,556)	0
2050	92/87	0	0	(2,152,617)	0	(2,152,617)	0

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Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2051	93/88	0	0	(2,377,116)	0	(2,377,116)	0
2052	94/89	0	0	(2,610,369)	0	(2,610,369)	0
2053	95/90	0	0	(2,852,704)	0	(2,852,704)	0
Totals							\$3,295,859

Draft

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Survivor Costs vs. Resources w/ Add'l Insurance

Base Facts with Premature Death - Client

Prepared for Jon and Katie Traditional

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 **Katie** at the beginning of **2014**, the year after **Jon's** death, include:

Salary & Other Income	\$22,013
Taxable, Cash, & Options	\$339,270
Tax Advantaged Assets	\$679,185
Current Life Insurance	\$750,000
Additional Life Insurance	\$600,000

Salary, other income, and investment income total **\$22,013**. Portfolio assets at the beginning of **2014** total **\$2,368,455** and result in cumulative withdrawals of **\$6,547,062**.

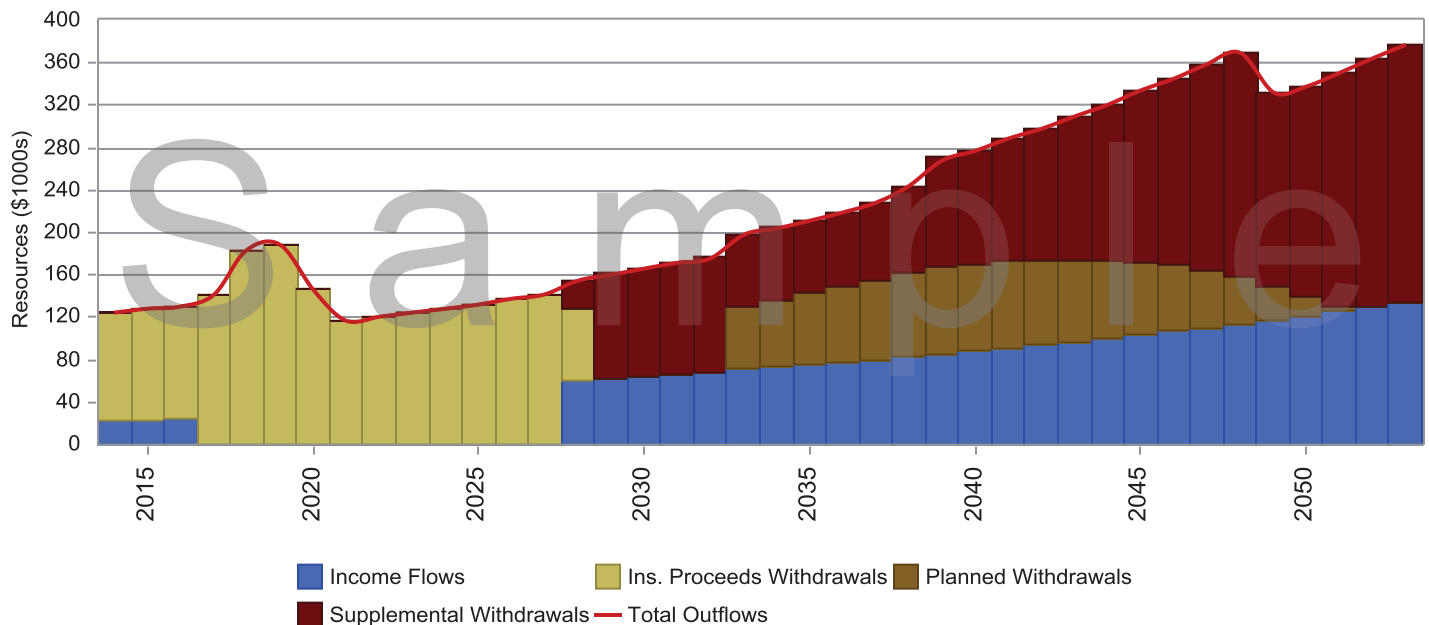
SUMMARY	
Additional Insurance	\$600,000
Total Survivor Costs	\$9,005,778
Income + Withdrawals	\$9,018,494
Pct Funded by Resources	100%
Portfolio Assets (2053)	\$279,402

An additional **\$600,000** of life insurance is needed to meet survivor's costs.

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 Jon and Katie Traditional

Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2014	56/51	\$22,013	\$102,741	\$0	\$0	\$124,754	\$124,754	\$0	\$2,387,740
2015	57/52	22,835	104,815	0	0	127,650	127,650	0	2,406,242
2016	58/53	23,687	107,107	0	0	130,794	130,794	0	2,423,722
2017	59/54	0	140,638	0	0	140,638	140,638	0	2,408,911
2018	60/55	0	183,925	0	0	183,925	183,925	0	2,350,460
2019	61/56	0	188,866	0	0	188,866	188,531	335	2,284,893
2020	62/57	0	146,671	0	0	146,671	145,776	895	2,259,221
2021	63/58	0	116,625	163	0	116,788	116,788	0	2,261,672
2022	64/59	0	120,720	0	0	120,720	120,488	232	2,261,043
2023	65/60	0	124,540	0	0	124,540	124,291	249	2,257,086
2024	66/61	0	128,584	0	0	128,584	128,307	277	2,249,454
2025	67/62	0	132,900	0	0	132,900	132,594	306	2,237,724
2026	68/63	0	137,355	0	0	137,355	137,020	335	2,221,584
2027	69/64	0	142,308	0	0	142,308	141,934	374	2,200,362
2028	70/65	61,012	67,485	26,496	0	154,993	154,993	0	2,226,708
2029	71/66	62,840	0	98,736	0	161,576	160,344	1,232	2,252,910
2030	72/67	64,736	0	102,062	0	166,798	165,453	1,345	2,278,573

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Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2031	73/68	66,703	0	104,842	0	171,545	170,774	771	2,302,925
2032	74/69	68,743	0	108,379	0	177,122	176,296	826	2,325,852
2033	75/70	70,860	0	66,620	59,969	197,449	197,449	0	2,331,778
2034	76/71	73,055	0	68,242	63,462	204,759	204,656	103	2,333,526
2035	77/72	75,332	0	69,567	67,156	212,055	212,016	39	2,330,647
2036	78/73	77,694	0	70,954	71,061	219,709	219,669	40	2,322,691
2037	79/74	80,144	0	72,299	75,187	227,630	227,590	40	2,309,207
2038	80/75	82,686	0	80,402	79,547	242,635	242,635	0	2,282,865
2039	81/76	85,323	0	103,283	82,816	271,422	268,541	2,881	2,232,010
2040	82/77	88,058	0	107,321	82,318	277,697	277,466	231	2,171,509
2041	83/78	90,895	0	115,379	81,785	288,059	287,821	238	2,099,605
2042	84/79	93,838	0	124,865	80,138	298,841	298,560	281	2,015,322
2043	85/80	96,891	0	135,526	77,617	310,034	309,721	313	1,917,590
2044	86/81	100,057	0	147,529	74,044	321,630	321,274	356	1,805,309
2045	87/82	103,342	0	161,129	69,200	333,671	333,270	401	1,677,264
2046	88/83	106,749	0	176,593	62,822	346,164	345,705	459	1,532,176
2047	89/84	110,283	0	193,737	54,582	358,602	358,479	123	1,368,791
2048	90/85	113,949	0	212,356	43,815	370,120	370,120	0	1,187,279
2049	91/86	117,752	0	182,729	30,906	331,387	331,353	34	1,037,363
2050	92/87	121,697	0	197,533	18,528	337,758	337,758	0	875,615

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Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2051	93/88	125,789	0	220,729	3,770	350,288	350,288	0	695,376
2052	94/89	130,033	0	233,253	0	363,286	363,286	0	496,892
2053	95/90	134,436	0	242,335	0	376,771	376,771	0	279,402
Totals		\$2,471,432	\$1,945,280	\$3,423,059	\$1,178,723	\$9,018,494	\$9,005,778	\$12,716	

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Survivor Portfolio Assets w/ Add'l Insurance

Base Facts with Premature Death - Client

Prepared for Jon and Katie Traditional

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 **\$2,368,455** at the beginning of **2014**, the year after **Jon's** death. Portfolio assets include **\$1,350,000** of life insurance benefits payable to **Katie**. These assets, combined with their cumulative projected investment growth and savings of **\$4,458,009**, are projected to produce **\$6,547,062** in total withdrawals. Remaining portfolio assets are projected to be **\$279,402**.

An additional **\$600,000** of life insurance is needed to meet survivor's costs.

Planned withdrawals such as required minimum distributions are projected to total **\$1,178,723**. Supplemental withdrawals are projected to total **\$5,368,339**, and are required when income and planned withdrawals are not enough to cover your expenses in any year.

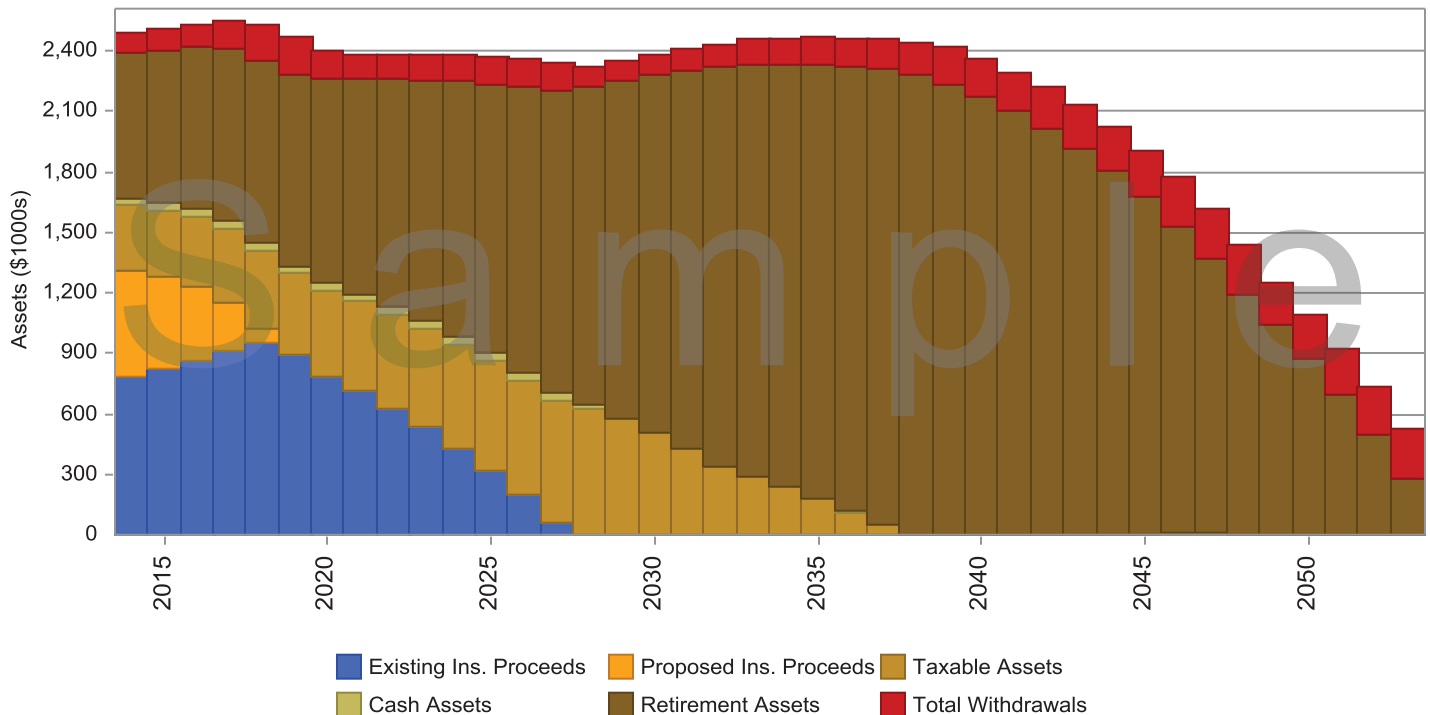
SUMMARY

Additional Insurance	\$600,000
Portfolio Assets (2014) at Beginning of Year	\$2,368,455
Growth & Savings	\$4,458,009 (2014 - 2053)
Total Withdrawals	\$6,547,062
Portfolio Assets 2053	\$279,402

Portfolio Assets and Withdrawals

The chart below shows total annual withdrawals in relation to total portfolio assets from **2014** to **2053**.

Survivor's Portfolio Assets



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Survivor Portfolio Assets w/ Add'l Insurance

Base Facts with Premature Death - Client

Prepared for Jon and Katie Traditional

Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2014	56/51	\$1,314,759	\$317,853	\$36,553	\$718,575	\$2,387,740	\$102,741
2015	57/52	1,275,682	333,746	36,553	760,261	2,406,242	104,815
2016	58/53	1,232,359	350,433	36,553	804,377	2,423,722	107,107
2017	59/54	1,153,339	367,955	36,553	851,064	2,408,911	140,638
2018	60/55	1,027,081	386,353	36,553	900,473	2,350,460	183,925
2019	61/56	889,569	405,671	36,888	952,765	2,284,893	188,866
2020	62/57	787,376	425,955	37,783	1,008,107	2,259,221	146,671
2021	63/58	710,120	447,253	37,620	1,066,679	2,261,672	116,788
2022	64/59	624,906	469,616	37,852	1,128,669	2,261,043	120,720
2023	65/60	531,611	493,097	38,101	1,194,277	2,257,086	124,540
2024	66/61	429,608	517,752	38,378	1,263,716	2,249,454	128,584
2025	67/62	318,188	543,640	38,684	1,337,212	2,237,724	132,900
2026	68/63	196,742	570,822	39,019	1,415,001	2,221,584	137,355
2027	69/64	64,271	599,363	39,393	1,497,335	2,200,362	142,308
2028	70/65	0	629,331	12,897	1,584,480	2,226,708	93,981
2029	71/66	0	574,958	1,233	1,676,719	2,252,910	98,736
2030	72/67	0	501,644	2,578	1,774,351	2,278,573	102,062

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Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2031	73/68	0	421,884	3,349	1,877,692	2,302,925	104,842
2032	74/69	0	334,599	4,175	1,987,078	2,325,852	108,379
2033	75/70	0	287,716	1,168	2,042,894	2,331,778	126,589
2034	76/71	0	233,860	1,271	2,098,395	2,333,526	131,704
2035	77/72	0	175,986	1,310	2,153,351	2,330,647	136,723
2036	78/73	0	113,831	1,350	2,207,510	2,322,691	142,015
2037	79/74	0	47,224	1,390	2,260,593	2,309,207	147,486
2038	80/75	0	0	10	2,282,855	2,282,865	159,949
2039	81/76	0	0	2,891	2,229,119	2,232,010	186,099
2040	82/77	0	0	3,122	2,168,387	2,171,509	189,639
2041	83/78	0	0	3,360	2,096,245	2,099,605	197,164
2042	84/79	0	0	3,641	2,011,681	2,015,322	205,003
2043	85/80	0	0	3,954	1,913,636	1,917,590	213,143
2044	86/81	0	0	4,310	1,800,999	1,805,309	221,573
2045	87/82	0	0	4,711	1,672,553	1,677,264	230,329
2046	88/83	0	0	5,170	1,527,006	1,532,176	239,415
2047	89/84	0	0	5,293	1,363,498	1,368,791	248,319
2048	90/85	0	0	731	1,186,548	1,187,279	256,171
2049	91/86	0	0	765	1,036,598	1,037,363	213,635
2050	92/87	0	0	0	875,615	875,615	216,061

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Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2051	93/88	0	0	0	695,376	695,376	224,499
2052	94/89	0	0	0	496,892	496,892	233,253
2053	95/90	0	0	0	279,402	279,402	242,335
Totals							\$6,547,062

Draft

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Life Insurance Gap Analysis

Base Facts with Premature Death - Client

Prepared for Jon and Katie Traditional

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 **Jon** dies at age **55** in **2013** and that the survivor, **Katie**, will live until age **90** in **2053**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$8,601,966	\$9,005,778
Life Insurance Benefits	\$750,000	\$1,350,000
Portfolio Assets After Jon's Death	\$1,018,455	\$1,018,455
Portfolio Assets + Insurance	\$1,768,455	\$2,368,455
Portfolio Assets After Katie's Death	(\$2,852,704)	\$279,402

SUMMARY

Additional Insurance
\$600,000

Existing Life Insurance
\$750,000

Survivor's Assets (2014)
at Beginning of Year
\$1,768,455 (current)
\$2,368,455 (new)

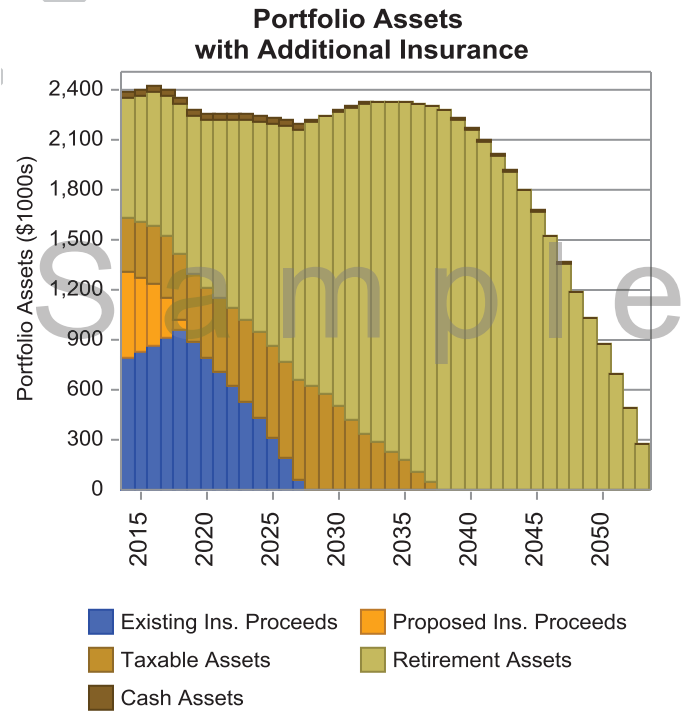
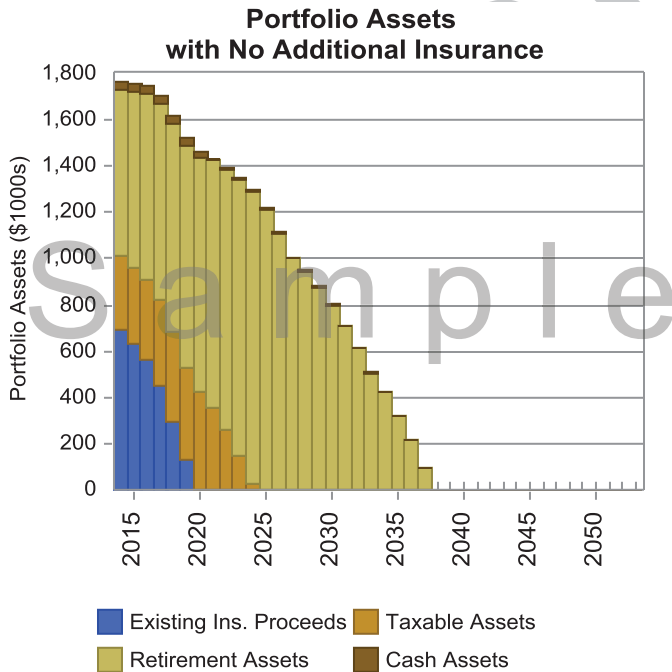
Survivor's Assets (2053)
(\$2,852,704) (current)
\$279,402 (new)

The additional life insurance needed on **Jon** is **\$600,000** for total life insurance coverage of **\$1,350,000**.

Assuming the additional life insurance benefits can be invested at **5.00%**, you are projected to have assets remaining of **\$279,402** after **Katie's** death in **2053**.

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 Jon and Katie Traditional

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2014	56/51	\$22,013	\$0	\$0	\$0	\$22,013	\$124,754	\$0	\$124,754	\$2,387,740
2015	57/52	22,835	0	0	0	22,835	127,650	0	127,650	2,406,242
2016	58/53	23,687	0	0	0	23,687	130,794	0	130,794	2,423,722
2017	59/54	0	0	0	0	0	140,638	0	140,638	2,408,911
2018	60/55	0	0	0	0	0	183,925	0	183,925	2,350,460
2019	61/56	0	0	0	0	0	188,531	0	188,531	2,284,893
2020	62/57	0	0	0	0	0	145,776	0	145,776	2,259,221
2021	63/58	0	0	0	0	0	116,788	0	116,788	2,261,672
2022	64/59	0	0	0	0	0	120,488	0	120,488	2,261,043
2023	65/60	0	0	0	0	0	124,291	0	124,291	2,257,086
2024	66/61	0	0	0	0	0	128,307	0	128,307	2,249,454
2025	67/62	0	0	0	0	0	132,594	0	132,594	2,237,724
2026	68/63	0	0	0	0	0	137,020	0	137,020	2,221,584
2027	69/64	0	0	0	0	0	141,934	0	141,934	2,200,362
2028	70/65	61,012	0	0	0	61,012	154,993	0	154,993	2,226,708
2029	71/66	62,840	0	0	0	62,840	160,344	0	160,344	2,252,910
2030	72/67	64,736	0	0	0	64,736	165,453	0	165,453	2,278,573
2031	73/68	66,703	0	0	0	66,703	170,774	0	170,774	2,302,925
2032	74/69	68,743	0	0	0	68,743	176,296	0	176,296	2,325,852

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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	75/70	70,860	0	59,969	0	130,829	197,449	0	197,449	2,331,778
2034	76/71	73,055	0	63,462	0	136,517	204,656	0	204,656	2,333,526
2035	77/72	75,332	0	67,156	0	142,488	212,016	0	212,016	2,330,647
2036	78/73	77,694	0	71,061	0	148,755	219,669	0	219,669	2,322,691
2037	79/74	80,144	0	75,187	0	155,331	227,590	0	227,590	2,309,207
2038	80/75	82,686	0	79,547	0	162,233	242,635	0	242,635	2,282,865
2039	81/76	85,323	0	82,816	0	168,139	268,541	0	268,541	2,232,010
2040	82/77	88,058	0	82,318	0	170,376	277,466	0	277,466	2,171,509
2041	83/78	90,895	0	81,785	0	172,680	287,821	0	287,821	2,099,605
2042	84/79	93,838	0	80,138	0	173,976	298,560	0	298,560	2,015,322
2043	85/80	96,891	0	77,617	0	174,508	309,721	0	309,721	1,917,590
2044	86/81	100,057	0	74,044	0	174,101	321,274	0	321,274	1,805,309
2045	87/82	103,342	0	69,200	0	172,542	333,270	0	333,270	1,677,264
2046	88/83	106,749	0	62,822	0	169,571	345,705	0	345,705	1,532,176
2047	89/84	110,283	0	54,582	0	164,865	358,479	0	358,479	1,368,791
2048	90/85	113,949	0	43,815	0	157,764	370,120	0	370,120	1,187,279
2049	91/86	117,752	0	30,906	0	148,658	331,353	0	331,353	1,037,363
2050	92/87	121,697	0	18,528	0	140,225	337,758	0	337,758	875,615
2051	93/88	125,789	0	3,770	0	129,559	350,288	0	350,288	695,376
2052	94/89	130,033	0	0	0	130,033	363,286	0	363,286	496,892
2053	95/90	134,436	0	0	0	134,436	376,771	0	376,771	279,402

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Life Insurance Resource & Expense Summary

Base Facts with Premature Death - Client

Prepared for Jon and Katie Traditional

The information below is a list of projected resources and expenses for **Katie Traditional** in the year **2014**, based upon the death of **Jon Traditional** at age **55**.

Assumptions

Jon Traditional dies	2013 (age 55)
Katie Traditional retires	2028 (age 65)
Katie Traditional dies	2053 (age 90)

Income Sources

Source	Type	Starts	Ends	Amount in 2014	Income Grows At
Katie's Hospital Pension	Deferred Income	2028 (age 65)	2053 (age 90)	\$0	0.00%
Katie's Part Time Salary	Salary/Bonus	2011 (age 48)	2013 (age 50)	\$0	3.73%
Social Security	Social Security			\$22,013	3.73%

Portfolio Assets

Asset Type	Value (BOY) 2014
Cash & Cash Equivalents	\$36,553
Taxable Investments	\$302,717
Qualified Retirement Plans	\$543,077
Roth IRAs	\$136,108

Insurance Benefits

Source	Type	Benefit (BOY) 2014
Term Life on Jon	Term	\$750,000

Expenses

Source	Type	Total Expense Amount for 2014	% Funded if Premature Death	Survivor Expense in 2014
Living Expenses	Living Expense	\$104,011	--	\$104,011
Peter's College (2016-2019)	Education Expense	\$0	--	--

Liabilities

Name	Type	Balance (BOY) 2014	Paid Off at Death?
Home Mortgage	Mortgage	\$99,420	No

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Life Insurance Summary

Base Facts with Premature Death - Client

Prepared for Jon and Katie Traditional

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

Insured: Jon Traditional

Term Life on Jon

Death Benefit: \$750,000	Institution:	Policy Number:
Purchase Date: 12/13/2000	Type: Term	Insured: Jon Traditional
Owner: Jon Traditional	Premium Payer: Jon and Katie (Joint/ROS)	Annual Premium: \$900
Term (years): 20	Premium Term (years): 20	Exclusion Amount: \$0
Proceeds Reinvested: Income (5.00%)		
Primary Beneficiaries:		
Katie Traditional (100.00%)		
Contingent Beneficiaries:		
Amanda Traditional (33.33%)	Kevin and Haley Traditional (33.33%)	Peter Traditional (33.33%)

Insured: Katie Traditional

Term Policy for Katie

Death Benefit: \$250,000	Institution:	Policy Number:
Purchase Date: 12/13/1995	Type: Term	Insured: Katie Traditional
Owner: Katie Traditional	Premium Payer: Jon and Katie (Joint/ROS)	Annual Premium: \$200
Term (years): 20	Premium Term (years): Lifetime	Exclusion Amount: \$0
Proceeds Reinvested: Jordan - Custom 6% (6.00%)		
Primary Beneficiaries:		
Jon Traditional (100.00%)		
Contingent Beneficiaries:		
Amanda Traditional (33.33%)	Kevin and Haley Traditional (33.33%)	Peter Traditional (33.33%)

Total Insurance

Insured	Payable to Spouse or Estate	Payable to Irrevocable Trust	Payable to Heirs	Total Benefit
Jon Traditional	\$750,000	\$0	\$0	\$750,000
Katie Traditional	\$250,000	\$0	\$0	\$250,000
Survivorship	\$0	\$0	\$0	\$0
Total Insurance Coverage	\$1,000,000	\$0	\$0	\$1,000,000

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