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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

5-Year Cash Flow

Base Facts from First Year to Last Year

Prepared for Jon and Katie Traditional

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

Year/Age	2013 (55/50)	2014 (56/51)	2015 (57/52)	2016 (58/53)	2017 (59/54)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	279,208	302,717	328,206	355,841	385,803
Retirement Accounts	611,644	679,185	752,260	831,284	916,706
Cash Accounts	40,000	36,553	34,688	34,559	34,559
Total Portfolio Asset Balances (Beginning of Year)	930,852	1,018,455	1,115,154	1,221,684	1,337,068
Cash Inflows					
Salary					
Jon's Salary	145,000	150,409	156,019	161,839	167,876
Katie's Part Time Salary	45,000	46,679	48,420	50,226	52,099
Total Cash Inflows	190,000	197,088	204,439	212,065	219,975
Cash Outflows					
Living Expenses	100,000	103,730	107,599	111,612	115,775
Spent Savings	224	121	8	1,099	742
Liabilities	15,840	15,840	15,840	15,840	15,840
Education Expenses					
Peter's College	0	0	0	55,807	57,889
529 Plan Withdrawals	0	0	0	(55,807)	(47,105)
Cash Gifts / Transfers	8,000	8,000	8,000	8,000	8,000
Insurance Premiums	1,100	1,100	900	900	900
Taxes	49,283	50,453	51,777	53,407	57,348
Planned Savings	19,000	19,709	20,444	21,207	21,998
Total Cash Outflows	193,447	198,953	204,568	212,065	231,387
Total Inflows	190,000	197,088	204,439	212,065	219,975
LESS: Total Outflows	193,447	198,953	204,568	212,065	231,387
EQUALS: Net Cash Flow	(3,447)	(1,865)	(129)	0	(11,412)
Total Portfolio Asset Balances (End of Year)	1,018,455	1,115,154	1,221,684	1,337,068	1,450,439

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for Jon and Katie Traditional

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

Year/Age	2018 (60/55)	2019 (61/56)	2020 (62/57)	2021 (63/58)	2022 (64/59)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	418,288	423,726	405,235	436,529	473,285
Retirement Accounts	1,009,004	1,108,694	1,216,332	1,332,511	1,457,870
Cash Accounts	23,147	0	0	0	0
Total Portfolio Asset Balances (Beginning of Year)	1,450,439	1,532,420	1,621,567	1,769,040	1,931,155
Cash Inflows					
Salary					
Jon's Salary	174,138	180,633	187,371	194,360	201,610
Katie's Part Time Salary	54,042	56,058	58,149	60,318	62,568
Total Cash Inflows	228,180	236,691	245,520	254,678	264,178
Cash Outflows					
Living Expenses	120,093	124,572	129,219	134,039	139,039
Spent Savings	44	1,196	0	30,197	30,765
Liabilities	15,840	15,840	24,387	0	0
Education Expenses					
Peter's College	60,048	62,288	0	0	0
529 Plan Withdrawals	(8,497)	(8,497)	0	0	0
Cash Gifts / Transfers	8,000	8,000	8,000	0	0
Insurance Premiums	900	900	0	0	0
Taxes	61,863	62,892	62,189	64,974	67,956
Planned Savings	22,818	23,669	24,552	25,468	26,418
Total Cash Outflows	281,109	290,860	248,347	254,678	264,178
Total Inflows	228,180	236,691	245,520	254,678	264,178
LESS: Total Outflows	281,109	290,860	248,347	254,678	264,178
EQUALS: Net Cash Flow	(52,929)	(54,169)	(2,827)	0	0
Total Portfolio Asset Balances (End of Year)	1,532,420	1,621,567	1,769,040	1,931,155	2,106,233

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for Jon and Katie Traditional

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

Year/Age	2023 (65/60)	2024 (66/61)	2025 (67/62)	2026 (68/63)	2027 (69/64)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	513,136	450,774	382,439	312,982	236,421
Retirement Accounts	1,593,097	1,685,606	1,783,511	1,887,128	1,996,792
Cash Accounts	0	0	5,037	4,651	4,646
Total Portfolio Asset Balances (Beginning of Year)	2,106,233	2,136,380	2,170,987	2,204,761	2,237,859
Cash Inflows					
Social Security	40,812	42,334	43,913	45,551	47,250
Total Cash Inflows	40,812	42,334	43,913	45,551	47,250
Cash Outflows					
Living Expenses	122,594	127,167	131,910	136,830	141,934
Spent Savings	5,198	0	0	0	0
Taxes	1,039	1,004	968	936	884
Total Cash Outflows	128,831	128,171	132,878	137,766	142,818
Total Inflows	40,812	42,334	43,913	45,551	47,250
LESS: Total Outflows	128,831	128,171	132,878	137,766	142,818
EQUALS: Net Cash Flow	(88,019)	(85,837)	(88,965)	(92,215)	(95,568)
Total Portfolio Asset Balances (End of Year)	2,136,380	2,170,987	2,204,761	2,237,859	2,270,178

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for Jon and Katie Traditional

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

Year/Age	2028 (70/65)	2029 (71/66)	2030 (72/67)	2031 (73/68)	2032 (74/69)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	152,659	148,521	139,670	130,484	120,785
Retirement Accounts	2,112,858	2,190,062	2,269,042	2,349,745	2,432,102
Cash Accounts	4,661	503	703	687	681
Total Portfolio Asset Balances (Beginning of Year)	2,270,178	2,339,086	2,409,415	2,480,916	2,553,568
Cash Inflows					
Social Security	86,841	90,080	93,440	96,925	100,540
Deferred Income					
Katie's Hospital Pension	12,000	12,000	12,000	12,000	12,000
Planned Distributions	45,639	48,298	51,109	54,080	57,220
Total Cash Inflows	144,480	150,378	156,549	163,005	169,760
Cash Outflows					
Living Expenses	147,228	152,720	158,416	164,325	170,454
Taxes	13,181	13,735	14,319	14,909	15,556
Total Cash Outflows	160,409	166,455	172,735	179,234	186,010
Total Inflows	144,480	150,378	156,549	163,005	169,760
LESS: Total Outflows	160,409	166,455	172,735	179,234	186,010
EQUALS: Net Cash Flow	(15,929)	(16,077)	(16,186)	(16,229)	(16,250)
Total Portfolio Asset Balances (End of Year)	2,339,086	2,409,415	2,480,916	2,553,568	2,627,289

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for Jon and Katie Traditional

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

Year/Age	2033 (75/70)	2034 (76/71)	2035 (77/72)	2036 (78/73)	2037 (79/74)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	110,579	116,108	121,913	128,009	134,409
Retirement Accounts	2,516,034	2,578,512	2,639,647	2,699,389	2,757,054
Cash Accounts	676	3,960	8,446	14,009	20,989
Total Portfolio Asset Balances (Beginning of Year)	2,627,289	2,698,580	2,770,006	2,841,407	2,912,452
Cash Inflows					
Social Security	104,291	108,181	112,216	116,401	120,742
Deferred Income					
Katie's Hospital Pension	12,000	12,000	12,000	12,000	12,000
Planned Distributions	83,471	88,312	93,109	98,495	103,796
Total Cash Inflows	199,762	208,493	217,325	226,896	236,538
Cash Outflows					
Living Expenses	176,812	183,407	190,248	197,344	204,705
Taxes	19,666	20,600	21,514	22,572	23,751
Total Cash Outflows	196,478	204,007	211,762	219,916	228,456
Total Inflows	199,762	208,493	217,325	226,896	236,538
LESS: Total Outflows	196,478	204,007	211,762	219,916	228,456
EQUALS: Net Cash Flow	3,284	4,486	5,563	6,980	8,082
Total Portfolio Asset Balances (End of Year)	2,698,580	2,770,006	2,841,407	2,912,452	2,982,787

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for Jon and Katie Traditional

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

Year/Age	2038 (80/75)	2039 (81/76)	2040 (82/77)	2041 (83/78)	2042 (84/79)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	141,129	148,185	155,594	163,374	171,543
Retirement Accounts	2,812,587	2,865,588	2,915,621	2,962,378	3,005,210
Cash Accounts	29,071	38,312	48,768	60,315	73,234
Total Portfolio Asset Balances (Beginning of Year)	2,982,787	3,052,085	3,119,983	3,186,067	3,249,987
Cash Inflows					
Social Security	125,246	129,918	134,764	139,791	145,005
Deferred Income					
Katie's Hospital Pension	12,000	12,000	12,000	12,000	12,000
Planned Distributions	109,356	115,184	121,126	127,503	133,975
Total Cash Inflows	246,602	257,102	267,890	279,294	290,980
Cash Outflows					
Living Expenses	212,340	220,260	228,476	236,998	245,838
Taxes	25,021	26,386	27,867	29,377	30,794
Total Cash Outflows	237,361	246,646	256,343	266,375	276,632
Total Inflows	246,602	257,102	267,890	279,294	290,980
LESS: Total Outflows	237,361	246,646	256,343	266,375	276,632
EQUALS: Net Cash Flow	9,241	10,456	11,547	12,919	14,348
Total Portfolio Asset Balances (End of Year)	3,052,085	3,119,983	3,186,067	3,249,987	3,311,471

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for Jon and Katie Traditional

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

Year/Age	2043 (85/80)	2044 (86/81)	2045 (87/82)	2046 (88/83)	2047 (89/84)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	180,120	189,126	198,582	208,511	218,937
Retirement Accounts	3,043,769	3,078,200	3,108,060	3,132,891	3,152,223
Cash Accounts	87,582	102,884	119,170	136,413	154,594
Total Portfolio Asset Balances (Beginning of Year)	3,311,471	3,370,210	3,425,812	3,477,815	3,525,754
Cash Inflows					
Social Security	150,414	156,024	161,844	167,881	174,143
Deferred Income					
Katie's Hospital Pension	12,000	12,000	12,000	12,000	12,000
Planned Distributions	140,029	146,257	152,648	159,188	165,856
Total Cash Inflows	302,443	314,281	326,492	339,069	351,999
Cash Outflows					
Living Expenses	255,008	264,520	274,387	284,622	295,238
Taxes	32,133	33,475	34,862	36,266	37,736
Total Cash Outflows	287,141	297,995	309,249	320,888	332,974
Total Inflows	302,443	314,281	326,492	339,069	351,999
LESS: Total Outflows	287,141	297,995	309,249	320,888	332,974
EQUALS: Net Cash Flow	15,302	16,286	17,243	18,181	19,025
Total Portfolio Asset Balances (End of Year)	3,370,210	3,425,812	3,477,815	3,525,754	3,569,077

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for Jon and Katie Traditional

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

Year/Age	2048 (90/85)	2049 (91/86)	2050 (92/87)	2051 (93/88)	2052 (94/89)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	229,884	241,378	253,447	266,119	206,286
Retirement Accounts	3,165,574	3,173,873	3,205,882	3,233,253	3,255,601
Cash Accounts	173,619	192,375	101,232	12,825	506
Total Portfolio Asset Balances (Beginning of Year)	3,569,077	3,607,626	3,560,561	3,512,197	3,462,393
Cash Inflows					
Social Security	180,639	105,752	109,697	113,789	118,033
Deferred Income					
Katie's Hospital Pension	12,000	12,000	12,000	12,000	12,000
Planned Distributions	171,213	147,480	153,490	159,581	165,725
Total Cash Inflows	363,852	265,232	275,187	285,370	295,758
Cash Outflows					
Living Expenses	306,250	317,673	329,522	341,813	354,563
Taxes	38,846	38,702	34,072	29,015	30,212
Total Cash Outflows	345,096	356,375	363,594	370,828	384,775
Total Inflows	363,852	265,232	275,187	285,370	295,758
LESS: Total Outflows	345,096	356,375	363,594	370,828	384,775
EQUALS: Net Cash Flow	18,756	(91,143)	(88,407)	(85,458)	(89,017)
Total Portfolio Asset Balances (End of Year)	3,607,626	3,560,561	3,512,197	3,462,393	3,400,632

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5-Year Cash Flow - continued

Base Facts from First Year to Last Year

Prepared for Jon and Katie Traditional

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

Year/Age	2053 (95/90)
Portfolio Asset Balances (Beginning of Year)	
Taxable Investments	127,337
Retirement Accounts	3,272,543
Cash Accounts	752
Total Portfolio Asset Balances (Beginning of Year)	3,400,632
Cash Inflows	
Social Security	122,436
Deferred Income	
Katie's Hospital Pension	12,000
Planned Distributions	170,377
Total Cash Inflows	304,813
Cash Outflows	
Living Expenses	367,788
Taxes	30,737
Total Cash Outflows	398,525
Total Inflows	304,813
LESS: Total Outflows	398,525
EQUALS: Net Cash Flow	(93,712)
Total Portfolio Asset Balances (End of Year)	3,325,960

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Cash Flow

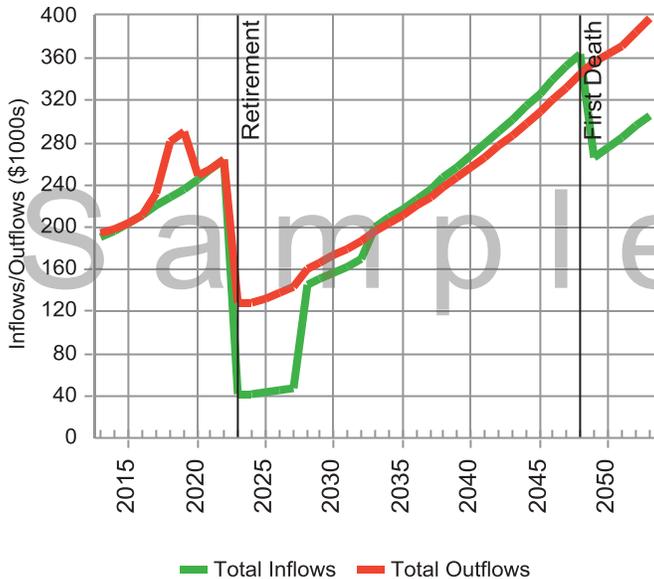
Base Facts (All Years)

Prepared for Jon and Katie Traditional

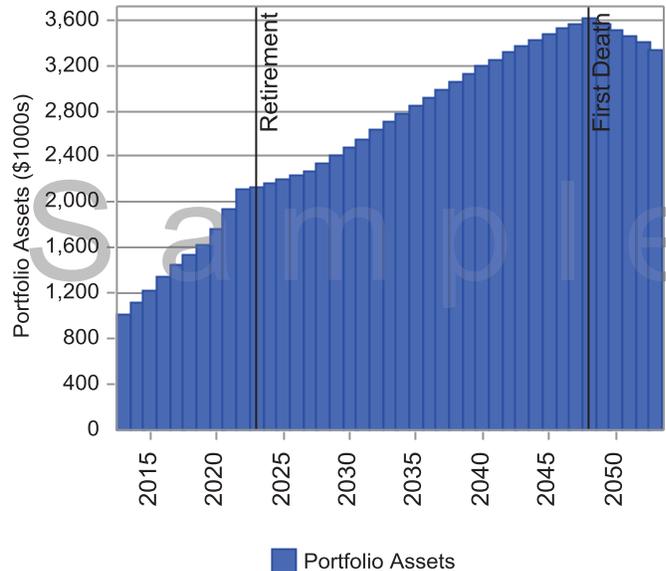
The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts*, your portfolio assets will last through at least **2053** (age **95/90**).

Inflows and Outflows



Portfolio Assets



RELEVANT FACTS

Jon's Retirement:	2023 (65)
Katie's Retirement:	2028 (65)
First Death (Jon):	2048 (90/85)
LIVING EXPENSES	
Current:	\$100,000
Retirement:	\$85,000
After First Death:	\$85,000
Indexed at:	3.73%
Inflation Rate:	3.73%

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Cash Flow

Base Facts (All Years) Prepared for Jon and Katie Traditional

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	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2013	55/50	\$190,000	\$0	\$0	\$190,000	\$174,447	\$19,000	\$193,447	(\$3,447)	\$1,018,455
2014	56/51	197,088	0	0	197,088	179,244	19,709	198,953	(1,865)	1,115,154
2015	57/52	204,439	0	0	204,439	184,124	20,444	204,568	(129)	1,221,684
2016	58/53	212,065	0	0	212,065	190,858	21,207	212,065	0	1,337,068
2017	59/54	219,975	0	0	219,975	209,389	21,998	231,387	(11,412)	1,450,439
2018	60/55	228,180	0	0	228,180	258,291	22,818	281,109	(52,929)	1,532,420
2019	61/56	236,691	0	0	236,691	267,191	23,669	290,860	(54,169)	1,621,567
2020	62/57	245,520	0	0	245,520	223,795	24,552	248,347	(2,827)	1,769,040
2021	63/58	254,678	0	0	254,678	229,210	25,468	254,678	0	1,931,155
2022	64/59	264,178	0	0	264,178	237,760	26,418	264,178	0	2,106,233
2023	65/60	40,812	0	0	40,812	128,831	0	128,831	(88,019)	2,136,380
2024	66/61	42,334	0	0	42,334	128,171	0	128,171	(85,837)	2,170,987
2025	67/62	43,913	0	0	43,913	132,878	0	132,878	(88,965)	2,204,761
2026	68/63	45,551	0	0	45,551	137,766	0	137,766	(92,215)	2,237,859
2027	69/64	47,250	0	0	47,250	142,818	0	142,818	(95,568)	2,270,178
2028	70/65	98,841	0	45,639	144,480	160,409	0	160,409	(15,929)	2,339,086
2029	71/66	102,080	0	48,298	150,378	166,455	0	166,455	(16,077)	2,409,415
2030	72/67	105,440	0	51,109	156,549	172,735	0	172,735	(16,186)	2,480,916
2031	73/68	108,925	0	54,080	163,005	179,234	0	179,234	(16,229)	2,553,568
2032	74/69	112,540	0	57,220	169,760	186,010	0	186,010	(16,250)	2,627,289
2033	75/70	116,291	0	83,471	199,762	196,478	0	196,478	3,284	2,698,580
2034	76/71	120,181	0	88,312	208,493	204,007	0	204,007	4,486	2,770,006
2035	77/72	124,216	0	93,109	217,325	211,762	0	211,762	5,563	2,841,407
2036	78/73	128,401	0	98,495	226,896	219,916	0	219,916	6,980	2,912,452
2037	79/74	132,742	0	103,796	236,538	228,456	0	228,456	8,082	2,982,787
2038	80/75	137,246	0	109,356	246,602	237,361	0	237,361	9,241	3,052,085
2039	81/76	141,918	0	115,184	257,102	246,646	0	246,646	10,456	3,119,983
2040	82/77	146,764	0	121,126	267,890	256,343	0	256,343	11,547	3,186,067
2041	83/78	151,791	0	127,503	279,294	266,375	0	266,375	12,919	3,249,987
2042	84/79	157,005	0	133,975	290,980	276,632	0	276,632	14,348	3,311,471
2043	85/80	162,414	0	140,029	302,443	287,141	0	287,141	15,302	3,370,210
2044	86/81	168,024	0	146,257	314,281	297,995	0	297,995	16,286	3,425,812
2045	87/82	173,844	0	152,648	326,492	309,249	0	309,249	17,243	3,477,815
2046	88/83	179,881	0	159,188	339,069	320,888	0	320,888	18,181	3,525,754
2047	89/84	186,143	0	165,856	351,999	332,974	0	332,974	19,025	3,569,077

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Year	Age	Income Flows	Investment Income	Planned Distributions	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2048	90/85	192,639	0	171,213	363,852	345,096	0	345,096	18,756	3,607,626
2049	91/86	117,752	0	147,480	265,232	356,375	0	356,375	(91,143)	3,560,561
2050	92/87	121,697	0	153,490	275,187	363,594	0	363,594	(88,407)	3,512,197
2051	93/88	125,789	0	159,581	285,370	370,828	0	370,828	(85,458)	3,462,393
2052	94/89	130,033	0	165,725	295,758	384,775	0	384,775	(89,017)	3,400,632
2053	95/90	134,436	0	170,377	304,813	398,525	0	398,525	(93,712)	3,325,960

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