



Retirement Analysis - Sam and Alex

Prepared for **Alex and Sam Sample**

SAMPLE

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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.

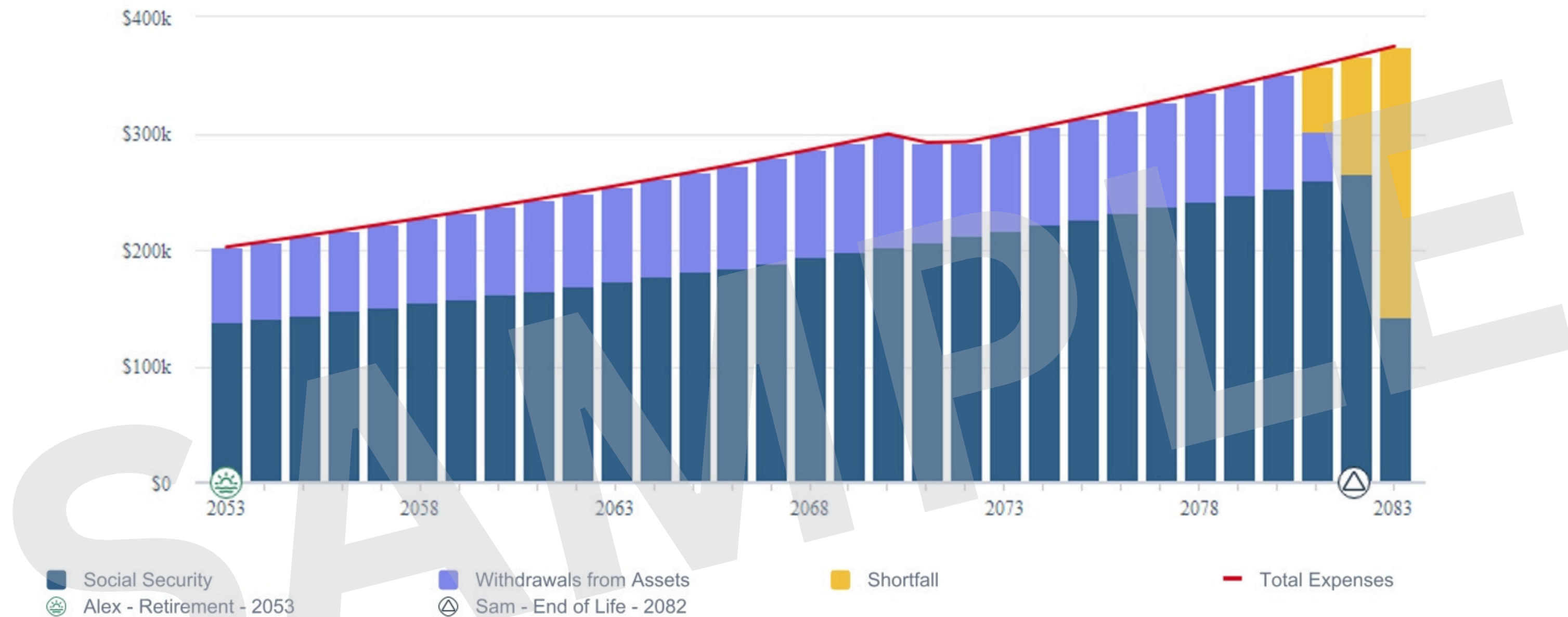
The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market 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.

Alex Sample:

You are projected to be able to fund your retirement until age 92/93.



(\$389,943)

Assets Remaining

The cumulative dollar value of all accounts remaining at the end of the analysis.

92/93

Age Assets Last Until

The age until which assets are available for withdrawals.

28

Years Fully Funded

The number of years in this analysis in which all annual expenses are fully covered by a combination of incomes and withdrawals.

65%

Average Percent Funded in Partially Funded Years

The average of how much of your expenses will likely be covered in years in which not all expenses are covered.

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Year-by-Year Breakdown

 Alex - Retirement  Sam - End of Life

	Year	Age	Social Security	Withdrawals	Total Income & Withdrawals	Living Expenses	Taxes	Total Expenses	Shortfall
	2053	65/66	\$138,394	\$64,083	\$202,477	\$191,226	\$11,251	\$202,477	\$0
	2054	66/67	\$141,536	\$65,698	\$207,234	\$195,567	\$11,667	\$207,234	\$0
	2055	67/68	\$144,749	\$67,339	\$212,088	\$200,006	\$12,082	\$212,088	\$0
	2056	68/69	\$148,034	\$68,999	\$217,033	\$204,546	\$12,487	\$217,033	\$0
	2057	69/70	\$151,394	\$70,754	\$222,148	\$209,189	\$12,956	\$222,145	\$0
	2058	70/71	\$154,831	\$72,480	\$227,311	\$213,938	\$13,373	\$227,311	\$0
	2059	71/72	\$158,345	\$74,283	\$232,628	\$218,794	\$13,831	\$232,625	\$0
	2060	72/73	\$161,939	\$76,105	\$238,044	\$223,761	\$14,283	\$238,044	\$0
	2061	73/74	\$165,615	\$77,977	\$243,592	\$228,840	\$14,752	\$243,592	\$0
	2062	74/75	\$169,374	\$79,902	\$249,276	\$234,035	\$15,240	\$249,275	\$0
	2063	75/76	\$173,219	\$81,854	\$255,073	\$239,348	\$15,725	\$255,073	\$0
	2064	76/77	\$177,151	\$83,860	\$261,011	\$244,781	\$16,230	\$261,011	\$0
	2065	77/78	\$181,173	\$85,938	\$267,111	\$250,338	\$16,773	\$267,111	\$0
	2066	78/79	\$185,285	\$88,029	\$273,314	\$256,021	\$17,293	\$273,314	\$0
	2067	79/80	\$189,490	\$90,178	\$279,668	\$261,833	\$17,834	\$279,667	\$0
	2068	80/81	\$193,792	\$92,359	\$286,151	\$267,777	\$18,374	\$286,151	\$0
	2069	81/82	\$198,191	\$94,602	\$292,793	\$273,856	\$18,937	\$292,793	\$0
	2070	82/83	\$202,690	\$96,882	\$299,572	\$280,073	\$19,499	\$299,572	\$0
	2071	83/84	\$207,291	\$85,642	\$292,933	\$286,431	\$5,869	\$292,300	\$0
	2072	84/85	\$211,997	\$80,936	\$292,933	\$292,933	\$0	\$292,933	\$0
	2073	85/86	\$216,809	\$82,774	\$299,583	\$299,583	\$0	\$299,583	\$0
	2074	86/87	\$221,730	\$84,654	\$306,384	\$306,384	\$0	\$306,384	\$0

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Year	Age	Social Security	Withdrawals	Total Income & Withdrawals	Living Expenses	Taxes	Total Expenses	Shortfall
2075	87/88	\$226,763	\$86,576	\$313,339	\$313,339	\$0	\$313,339	\$0
2076	88/89	\$231,911	\$88,541	\$320,452	\$320,452	\$0	\$320,452	\$0
2077	89/90	\$237,175	\$90,551	\$327,726	\$327,726	\$0	\$327,726	\$0
2078	90/91	\$242,559	\$92,606	\$335,165	\$335,165	\$0	\$335,165	\$0
2079	91/92	\$248,065	\$94,708	\$342,773	\$342,773	\$0	\$342,773	\$0
2080	92/93	\$253,696	\$96,858	\$350,554	\$350,554	\$0	\$350,554	\$0
2081	93/94	\$259,455	\$42,900	\$302,355	\$358,512	\$0	\$358,512	\$56,157
△ 2082	94/95	\$265,345	\$0	\$265,345	\$366,650	\$0	\$366,650	\$101,305
2083	95/—	\$142,492	\$0	\$142,492	\$374,973	\$0	\$374,973	\$232,481

Probability of Success - Retirement Summary



You are projected to fund your retirement
55% of the time.

In order to more closely match real world market behavior, this analysis is based on 1000 projections with varying market conditions. Successful projections are where your retirement goal is fully funded. The probability of success in this analysis means that you are funding your retirement goal in 55% of these projections.



■ Low (0% - 69%) ■ Medium (70% - 81%) ■ High (82% - 100%)

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What are your Options?

Here are some scenarios that would make sure your expenses are covered for your entire life.

Categories	Current Assessment	Minimum Additional Savings	Maximum Retirement Spending	Earliest Retirement Age
	Age Assets Last Until 92/93 Assets Remaining: (\$389,943)	Age Assets Last Until 95/— Assets Remaining: \$29,521	Age Assets Last Until 95/— Assets Remaining: \$106,472	Age Assets Last Until 95/— Assets Remaining: \$27,420
Pre-Tax Contributions	\$200 per month	\$375 per month	\$200 per month	\$200 per month
Taxable Contributions	\$0 per month	\$0 per month	\$0 per month	\$0 per month
Roth Contributions	\$300 per month	\$300 per month	\$300 per month	\$300 per month
Retirement Expenses	\$8,500 per month	\$8,500 per month	\$8,250 per month	\$8,500 per month
Retirement Ages	65/65 Alex/Sam	65/65 Alex/Sam	65/65 Alex/Sam	65/66 Alex/Sam
Social Security (Full Retirement Age Amount)	\$7,313 per month	\$7,313 per month	\$7,313 per month	\$7,313 per month
Other Retirement Income	\$0 per year	\$0 per year	\$0 per year	\$0 per year
Other Retirement Income End Year	2083	2083	2083	2083

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Fact Summary



Family Information

Client's First Name: Alex	Client's Last Name: Sample	Client's Date of Birth: 07/15/1988
Spouse's First Name: Sam	Spouse's Last Name: Sample	Spouse's Date of Birth: 04/03/1987
Marital Status: Married	State of Residence: Pennsylvania	

Cost of Retirement

Client's Retirement Age: 65 (2053)	Spouse's Retirement Age: 65 (2052)	Client's Life Expectancy: 95 (2083)
Spouse's Life Expectancy: 95 (2082)	Living Expenses: \$8,500 Monthly	Living Expenses Indexed At: Inflation (2.27%)

Savings & Contributions

Pre-Tax Retirement Accounts: \$65,000	Roth Retirement Accounts: \$0	Taxable Accounts & Cash: \$0
Pre-Retirement Growth Rate: Agg Growth (6.08%)	Post-Retirement Growth Rate: Growth Inc (4.36%)	Pre-Tax Retirement Contributions: \$200 Monthly
Roth Account Contributions: \$300 Monthly	Taxable & Cash Contributions: \$0 Monthly	Employee Contributions Indexed At: Inflation (2.27%)
Employer Match: \$400 Monthly	Employer Contributions Indexed At: Inflation (2.27%)	

Retirement Income

Client's Social Security (Full Retirement Age Amount): \$3,876 Monthly	Spouse's Social Security (Full Retirement Age Amount): \$3,437 Monthly	Social Security (Full Retirement Age Amount) Indexed At: Inflation (2.27%)
Other Retirement Income: \$0	Other Retirement Income End Year: 2083	Other Retirement Income Indexed At: Inflation (2.27%)

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