

SAMPLE: Personal Retirement Analysis

Projected Retirement

Retirement Scenario

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IMPORTANT: The illustrations or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

Table of Contents

Cover	
Disclaimer	2
Cash Flow Planning (text) - A1	3
Net Worth - A3	4
Cash Flow Needed vs Available Graph - B2	5
Cash Flow Illustration - B7	6
Asset Accounts (text) - C1	7
Account Summary - C3	8
Income Tax - Current Year - D3	9
Tax Summary - D6	10
Retirement Estimate Graph - F2	11
Retirement Capital Estimate - F3	12

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Monte Carlo Analysis is a complex statistical method that charts the probability of certain financial outcomes at certain times in the future by generating many 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 scenarios assume favorable financial market returns, consistent with some of the best periods in investing history. Some scenarios assume unfavorable financial market returns, consistent with some of 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.

Tools such as the Monte Carlo simulation will yield different results with each use and over time depending on the variables inputted and the assumptions underlying the calculation. If this Analysis makes use of a Monte Carlo simulation, the term "Monte Carlo" will be included in the title. Simulation assumptions 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.

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Client(s):

_____ Date: _____

_____ Date: _____

Advisor:

_____ Date: _____

Cash Flow Planning

Retirement Scenario

This financial analysis has been prepared with the objective of illustrating your present and future cash flows, integrated with your assets and income taxes.

Cash Flow Planning

Cash flow planning is designed to account for all sources of income and expense, and to illustrate the impact that any surpluses or shortages might have on the ability of your assets to last through your life expectancy. This method of planning is sometimes referred to as an "optimized" approach.

What do we mean by "Optimized" planning?

Cash Flow Each year your income sources are compared to your annual expenses. Any surplus of spendable income is automatically added to your savings and investments starting in the first year. If there is a shortage of spendable income, the amount needed to make up the shortage is withdrawn from your asset accounts. This approach is intended to reflect what would happen if you are managing your funds in an optimal manner.

Assets Every year your savings and investment accounts will have potential interest, dividends, capital gains or appreciation. The cash flow analysis makes the assumption that, unless otherwise indicated, the entire rate of return is reinvested into the account. This approach optimizes the potential growth of each asset account. Taxes are not charged to the earnings on the account, but instead are added to your personal expenses.

Taxes Since income and FICA (Social Security) taxes can represent a substantial part of your annual expenses, the "optimized" planning approach carefully computes your tax burden every year. The analysis uses the actual IRS tax rate tables including annual adjustments for "indexing" the rate breakpoints and standard deductions. For high income taxpayers, itemized deductions and exemptions are phased out. Separate tax treatment is provided for dividends, capital gains, alternate minimum tax, the taxable portion of social security income and other areas where special treatment is required. The result is that, instead of showing a "guesstimate" of your annual taxes, the analysis provides a more accurate yearly indication of future potential taxes.

Net Worth Statement

Retirement Scenario

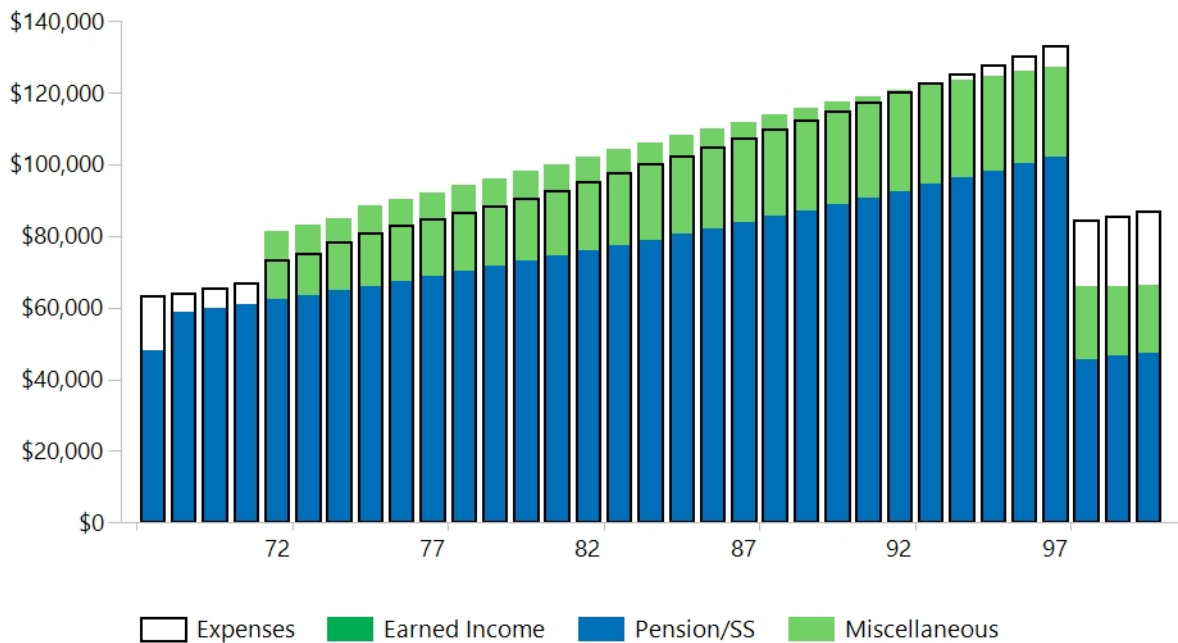
ASSETS

	Amount	Percent of Assets
Ordinary Interest Accounts:		
Bonds, Corp bond funds	\$150,000	13.69%
Total Ordinary Interest Assets	\$150,000	13.69%
Equity (Investment) Accounts:		
Stocks	150,000	13.69%
Total Invested Assets	\$150,000	13.69%
Retirement Accounts:		
401(k) accounts	35,000	3.19%
IRA accounts	433,000	39.51%
Roth accounts	28,000	2.55%
Total Retirement Accounts	\$496,000	45.26%
Real Estate Assets:		
Residence	300,000	27.37%
Total Real Estate Assets	\$300,000	27.37%
TOTAL ASSETS	\$1,096,000	100.00%
LIABILITIES	Amount	Percent of Assets
TOTAL LIABILITIES		
NET WORTH (Assets less Liabilities)	\$1,096,000	

Cash Flow

Retirement Scenario

Future Cash Flow - Income Sources vs Expenses



The bars in the above graph represent the amounts available from...

- Earned income (wages & self employment)
- Pension plans and Social Security
- Misc (inheritances, sale of residence, investment account systematic withdrawal plans or interest/dividends taken in cash, scheduled retirement account distributions or required minimum distribution amounts.)

The black outline illustrates the annual expenses including ...

- Personal living expenses
- Life insurance and other premiums
- Mortgage and debt repayment
- Planned deposits to investments and retirement accounts
- Miscellaneous expense items

If income from various sources exceeds expenses, the excess is reinvested in savings and investment accounts. If expenses are greater than income, it is assumed that funds required to meet such excess expenses will be drawn from savings and investment accounts to make up the shortage.

Cash Flow Illustration

Retirement Scenario

Ages	Scheduled Cash flow sources and Required Minimum Distributions						Less Living Expense & Taxes	Surplus (Shortage)
	Earned Income	Retire/Roth Accounts *	Investment Accounts *	Pension/ SocSec	Other Income	Total Sources		
	1	2	3	4	5	6	7	8
68 65				\$48,000		\$48,000	(\$63,561)	(\$15,561)
69 66 R				58,752		58,752	(64,087)	(5,335)
70 67				59,927		59,927	(65,502)	(5,575)
71 68				61,126		61,126	(66,945)	(5,819)
72 69		19,037		62,348		81,385	(73,592)	7,793
73 70		19,539		63,595		83,134	(75,394)	7,741
74 71		20,052		64,867		84,919	(78,646)	6,273
75 72		22,374		66,164		88,539	(81,214)	7,325
76 73		22,974		67,488		90,461	(83,059)	7,402
77 74		23,483		68,837		92,321	(84,906)	7,415
78 75		24,105		70,214		94,319	(86,811)	7,507
79 76		24,622		71,618		96,241	(88,737)	7,503
80 77		25,131		73,051		98,182	(90,701)	7,481
81 78		25,650		74,512		100,162	(92,888)	7,274
82 79		26,157		76,002		102,159	(95,339)	6,820
83 80		26,659		77,522		104,181	(97,832)	6,349
84 81		27,156		79,072		106,228	(100,245)	5,983
85 82		27,474		80,654		108,128	(102,650)	5,478
86 83		27,771		82,267		110,038	(105,094)	4,944
87 84		28,042		83,912		111,955	(107,576)	4,379
88 85		28,267		85,591		113,857	(110,091)	3,767
89 86		28,456		87,302		115,758	(112,642)	3,116
90 87		28,378		89,048		117,426	(115,163)	2,263
91 88		28,249		90,829		119,078	(117,715)	1,363
92 89		28,062		92,646		120,708	(120,296)	412
93 90		27,787		94,499		122,286	(122,897)	(610)
94 91		27,171		96,389		123,560	(125,445)	(1,884)
95 92		26,487		98,317		124,804	(128,015)	(3,211)
96 93		25,731		100,283		126,014	(130,607)	(4,593)
97 L 94		24,866		102,289		127,154	(133,209)	(6,055)
98 95		20,236		45,646		65,882	(84,522)	(18,640)
99 96		19,618		46,559		66,177	(85,778)	(19,601)
100 97 L		18,940		47,490		66,430	(87,008)	(20,578)
101 98								
	B9	C10..C11a	C4..C8	B10	B18, B18a		B8	

* Scheduled distributions, interest or dividends taken in cash or amounts taken to meet the IRS minimum distribution requirements.

R = Retirement Age, L = Life Expectancy

Asset Accounts

Retirement Scenario

Your assets are illustrated in this plan based on two major groups, Personal Accounts and Tax Deductible Retirement accounts. Within these groups, the assets are further divided as described below.

Personal Accounts:

Fully Taxable:

These are savings and investments that earn interest or dividends which are fully taxable at ordinary income rates. Included in this category are savings accounts, certificates of deposit, money market funds and accounts, bonds, notes and mortgages, etc.

Tax-Deferred:

Some assets allow you to accumulate money without current taxation on interest or other returns. The most common are fixed or variable annuities issued by insurance companies. Any illustration of an annuity account is hypothetical, and does not represent any specific product or underlying investment accounts and is not intended to project or predict investment results. The variable nature of a variable annuity will affect not only the investment returns, but will also affect the cash value and death benefits of the annuity. The annuity could result in zero or negative return, depending on the performance of the underlying investments and the terms of the annuity contract.

Tax-Free:

Interest earned on certain bonds issued by federal, state or local municipalities are exempt from federal and in some cases state income tax. These are referred to as "tax exempt" securities and may be purchased individually or as muni bond investment trusts or mutual funds.

Equity and Other:

Assets which receive part or all of their return in the form of appreciation and qualify for special capital gains treatment on the profits would be included in this category. Such assets include: stocks, equity mutual funds, real estate, business interest, etc.

Tax Deductible Retirement Accounts:

This includes any account that is treated by the IRS as qualified for special tax-deferral or deduction.

IRA	Individual Retirement Accounts.
401(k)	Corporate thrift or savings plans.
Keogh or SEP	Retirement plans for self employed individuals.
TSA	Tax sheltered annuity plans for employees of 403(b) tax exempt organizations.
SIMPLE 401(k) and SIMPLE IRA	Employer sponsored plans.
Profit Sharing	Corporate plans for employee profit sharing.
Roth IRA accounts	(Tax-free growth).

These accounts generally allow for pre-tax contributions and tax deferred earnings. When funds are withdrawn from these accounts the entire amount is taxable at the ordinary tax rate. (Roth accounts use after tax contributions and tax free accumulation and withdrawal.)

Not an Investment Offer:

This is not an offer to sell or a solicitation of an offer to buy any security. Such offer would be accompanied by a prospectus or other offering materials.

IMPORTANT:

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Account Summary

Retirement Scenario

Ages		Taxable Account 5.00%	Equity & Other 3.50%	Tax Free 4.00%	Tax Deferred 5.00%	Retirement accounts		Roth IRAs		Begin. Year Account Totals
		1	2	3	4	Joe 3.00%	Jo 4.00%	Joe 2.00%	Jo 2.00%	9
68	65		\$300,000			\$433,000	\$35,000	\$14,000	\$14,000	\$796,000
69	66		294,641			445,990	36,400	14,280	14,280	805,591
70	67		299,516			459,370	37,856	14,566	14,566	825,873
71	68		304,317			473,151	39,370	14,857	14,857	846,552
72	69		309,038			487,345	40,945	15,154	15,154	867,636
73	70	8,007	319,854			482,617	42,583	15,457	15,457	883,975
74	71	16,361	331,049			477,235	44,286	15,766	15,766	900,464
75	72	23,625	342,636			471,172	46,058	16,082	16,082	915,653
76	73	32,333	354,628			464,394	46,061	16,403	16,403	930,223
77	74	41,555	367,040			456,871	45,998	16,731	16,731	944,927
78	75	51,251	379,887			448,673	45,863	17,066	17,066	959,806
79	76	61,528	393,183			439,669	45,651	17,407	17,407	974,844
80	77	72,314	406,944			429,942	45,356	17,755	17,755	990,067
81	78	83,616	421,187			419,472	44,984	18,110	18,110	1,005,480
82	79	95,270	435,929			408,237	44,519	18,473	18,473	1,020,900
83	80	107,041	451,186			396,219	43,967	18,842	18,842	1,036,097
84	81	118,916	466,978			383,399	43,322	19,219	19,219	1,051,054
85	82	131,010	483,322			369,760	42,582	19,603	19,603	1,065,881
86	83	143,189	500,238			355,460	41,741	19,995	19,995	1,080,618
87	84	155,428	517,746			340,500	40,793	20,395	20,395	1,095,259
88	85	167,699	535,868			324,888	39,735	20,803	20,803	1,109,796
89	86	179,954	554,623			308,633	38,581	21,219	21,219	1,124,230
90	87	192,154	574,035			291,751	37,328	21,644	21,644	1,138,555
91	88	204,087	594,126			274,492	35,974	22,077	22,077	1,152,832
92	89	215,691	614,920			256,894	34,519	22,518	22,518	1,167,060
93	90	226,899	636,443			239,002	32,960	22,968	22,968	1,181,240
94	91	237,617	658,718			220,868	31,324	23,428	23,428	1,195,381
95	92	247,562	681,773			202,824	29,613	23,896	23,896	1,209,564
96	93	256,640	705,635			184,938	27,830	24,374	24,374	1,223,792
97	94	264,753	730,332			167,280	25,981	24,862	24,862	1,238,070
98	95	271,770	755,894			149,927	24,102	25,359	25,359	1,252,411
99	96	266,206	782,350			136,705	22,202	25,866	25,866	1,259,196
100	97	259,376	809,733			123,653	20,289	26,384	26,384	1,265,818
101	98	251,202	838,073			110,825	18,373	26,911	26,911	1,272,295
		C4	C5	C7	C8	C10,C10b...e	C10a, C10b...e	C11	C11a	

Note: Rates shown above are for first year only. Refer to account reports for future year rates.

Income Tax - Current Year

Retirement Scenario

The following calculations give an idea of the amount of taxes you might pay based on the income and asset information provided. These amounts are approximations only and the actual tax amounts may be higher or lower than illustrated.

INCOME:	Gross	Taxable	
Salaries and wages			B9
Interest	1,458	1,458	C4..C8
Dividends*	1,458	1,458	C6a
Schedule D (net gain/loss)	12,645	12,645	C6a
Social Security	25,200	11,917	B10
Pension income & retirement distributions	22,800	22,800	B10
GROSS INCOME		\$50,278	
 Adjustments:			
ADJUSTED GROSS INCOME		\$50,278	
 Itemized Deductions:			
	Gross	Allowed	D10
State, Property, and Other Tax	\$1,544	\$1,544	
	Itemized deductions	\$1,544	D11
	or Standard deductions	\$27,400	
		(\$27,400)	
TAXABLE INCOME		\$22,878	
 TAX SUMMARY:			
Federal Income Tax		\$877	
State Income Tax		1,544	
TOTAL TAXES		\$2,421	

Your combined federal & state marginal tax bracket is 13.07%

Your total taxes equal 4.82% of your Adjusted Gross Income, and 10.58% of your Taxable income.

*Dividend and Capital Gains taxed marginally at 0.00%.

Tax Summary

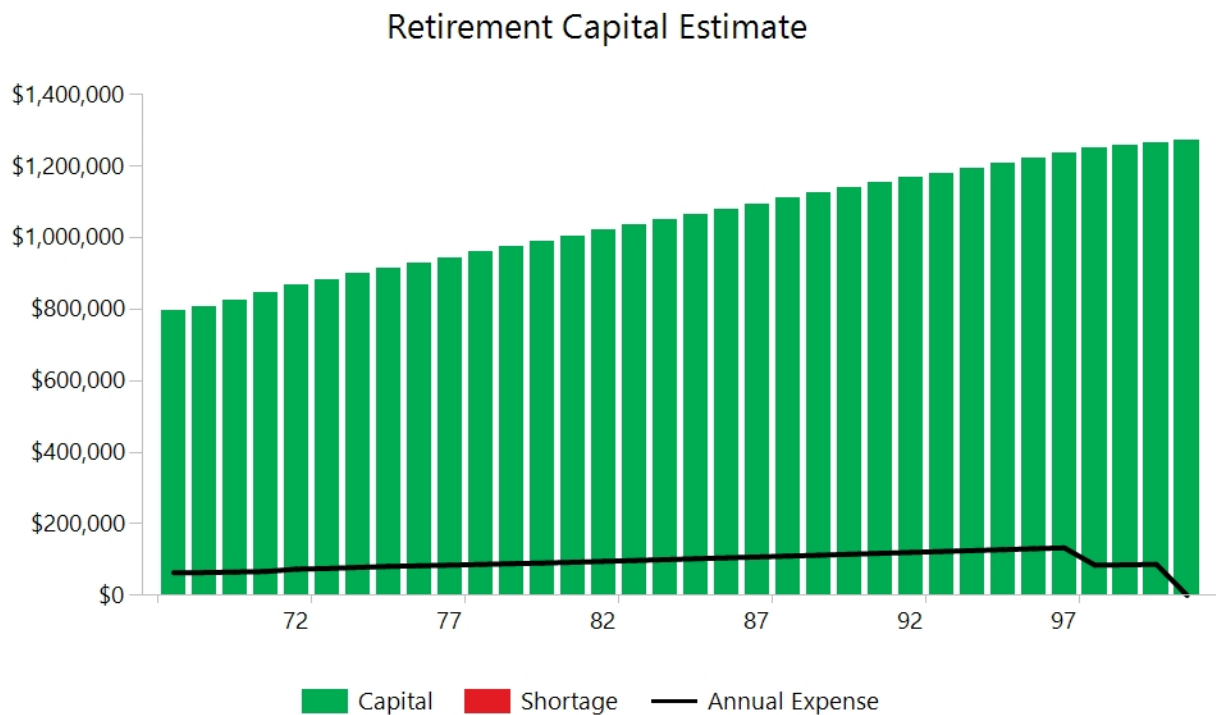
Retirement Scenario

Ages	Federal Income Tax Amounts					State Tax	Additional State Tax or (credits)	FICA and HI Tax	Total Taxes
	Federal Income Tax	Additional AMT Tax	Federal Credits	Early Distr. & Other Tax *	Total Fed. Income Tax				
	1	2	3	4	5	6	7	8	9
68 65	\$877				\$877	\$1,544			\$2,421
69 66	573				573	1,151			1,724
70 67	699				699	1,192			1,892
71 68	828				828	1,234			2,062
72 69	5,039				5,039	2,374			7,412
73 70	5,415				5,415	2,475			7,890
74 71	7,215				7,215	2,577			9,792
75 72	8,199				8,199	2,784			10,983
76 73	8,561				8,561	2,863			11,424
77 74	8,900				8,900	2,938			11,838
78 75	9,264				9,264	3,019			12,282
79 76	9,620				9,620	3,098			12,717
80 77	9,983				9,983	3,178			13,161
81 78	10,536				10,536	3,261			13,797
82 79	11,321				11,321	3,344			14,666
83 80	12,117				12,117	3,429			15,546
84 81	12,798				12,798	3,516			16,313
85 82	13,442				13,442	3,598			17,039
86 83	14,090				14,090	3,680			17,771
87 84	14,743				14,743	3,764			18,506
88 85	15,393				15,393	3,847			19,240
89 86	16,044				16,044	3,930			19,974
90 87	16,636				16,636	4,007			20,642
91 88	17,222				17,222	4,082			21,304
92 89	17,799				17,799	4,157			21,956
93 90	18,360				18,360	4,230			22,590
94 91	18,839				18,839	4,293			23,132
95 92	19,302				19,302	4,354			23,656
96 93	19,748				19,748	4,413			24,161
97 94	20,165				20,165	4,469			24,634
98 95	12,369				12,369	2,597			14,966
99 96	12,244				12,244	2,587			14,831
100 97	12,071				12,071	2,570			14,641
101 98									
	D8	D12		D13, D14		D17	D17	D15	

Note - it is assumed the Tax Cuts and Jobs Act (TCJA) sunsets after 2025. See Income Tax Calculations report for details.

Retirement Estimate

Retirement Scenario



As inflation increases the amount of income needed for your standard of living, there is the potential need to draw increasing amounts out of savings, investments and retirement accounts.

The graph shows how long your capital might last. The objective is to assure that your capital is properly managed so that it will last at least until your life expectancy.

If the capital is depleted before your need for income has ceased, then you will become dependent on your pensions, Social Security, relatives or public sources. If there is capital remaining when your need for income stops then the remaining capital is available for your heirs.

The line allows you to visualize the annual expenses as compared to your capital accounts.

If the bars dip below the "0" level on the graph, it indicates that you have consumed all your savings, investment, and retirement accounts, and your spending requirements have caused a "deficit" spending situation - a need for funds where none exists.

Retirement Capital Estimate

Retirement Scenario

Ages	Begin. Yr. Account Totals	Annual Expenses Incl. Tax	Income and Capital Distributions					Annual Surplus	Ending Year Account Totals
			Earned Income	** Retirement Acct Distr.	** Investment Acct Distr.	Pensions/ Soc Sec	Other Inc. & St. Opt.		
		1	2	3	4	5	6	7	8
68 65	\$796,000	(\$63,561)			\$15,561	\$48,000			\$805,591
69 66 R	805,591	(64,087)			5,335	58,752			825,873
70 67	825,873	(65,502)			5,575	59,927			846,552
71 68	846,552	(66,945)			5,819	61,126			867,636
72 69	867,636	(73,592)		19,037		62,348		7,793	883,975
73 70	883,975	(75,394)		19,539		63,595		7,741	900,464
74 71	900,464	(78,646)		20,052		64,867		6,273	915,653
75 72	915,653	(81,214)		22,374		66,164		7,325	930,223
76 73	930,223	(83,059)		22,974		67,488		7,402	944,927
77 74	944,927	(84,906)		23,483		68,837		7,415	959,806
78 75	959,806	(86,811)		24,105		70,214		7,507	974,844
79 76	974,844	(88,737)		24,622		71,618		7,503	990,067
80 77	990,067	(90,701)		25,131		73,051		7,481	1,005,480
81 78	1,005,480	(92,888)		25,650		74,512		7,274	1,020,900
82 79	1,020,900	(95,339)		26,157		76,002		6,820	1,036,097
83 80	1,036,097	(97,832)		26,659		77,522		6,349	1,051,054
84 81	1,051,054	(100,245)		27,156		79,072		5,983	1,065,881
85 82	1,065,881	(102,650)		27,474		80,654		5,478	1,080,618
86 83	1,080,618	(105,094)		27,771		82,267		4,944	1,095,259
87 84	1,095,259	(107,576)		28,042		83,912		4,379	1,109,796
88 85	1,109,796	(110,091)		28,267		85,591		3,767	1,124,230
89 86	1,124,230	(112,642)		28,456		87,302		3,116	1,138,555
90 87	1,138,555	(115,163)		28,378		89,048		2,263	1,152,832
91 88	1,152,832	(117,715)		28,249		90,829		1,363	1,167,060
92 89	1,167,060	(120,296)		28,062		92,646		412	1,181,240
93 90	1,181,240	(122,897)		27,787	610	94,499			1,195,381
94 91	1,195,381	(125,445)		27,171	1,884	96,389			1,209,564
95 92	1,209,564	(128,015)		26,487	3,211	98,317			1,223,792
96 93	1,223,792	(130,607)		25,731	4,593	100,283			1,238,070
97 L 94	1,238,070	(133,209)		24,866	6,055	102,289			1,252,411
98 95	1,252,411	(84,522)		20,236	18,640	45,646			1,259,196
99 96	1,259,196	(85,778)		19,618	19,601	46,559			1,265,818
100 97 L	1,265,818	(87,008)		18,940	20,578	47,490			1,272,295
101 98	1,272,295								1,272,295
		B8	B9	C10...C10e	C4...C8	B10	B18, B18a		C3a

R = Retirement Age, L = Life Expectancy

**Investment and Retirement distributions include withdrawals from account totals to satisfy "Income needed" shortages from Cash Flow report.