

Asset-Map[®]

New Sample

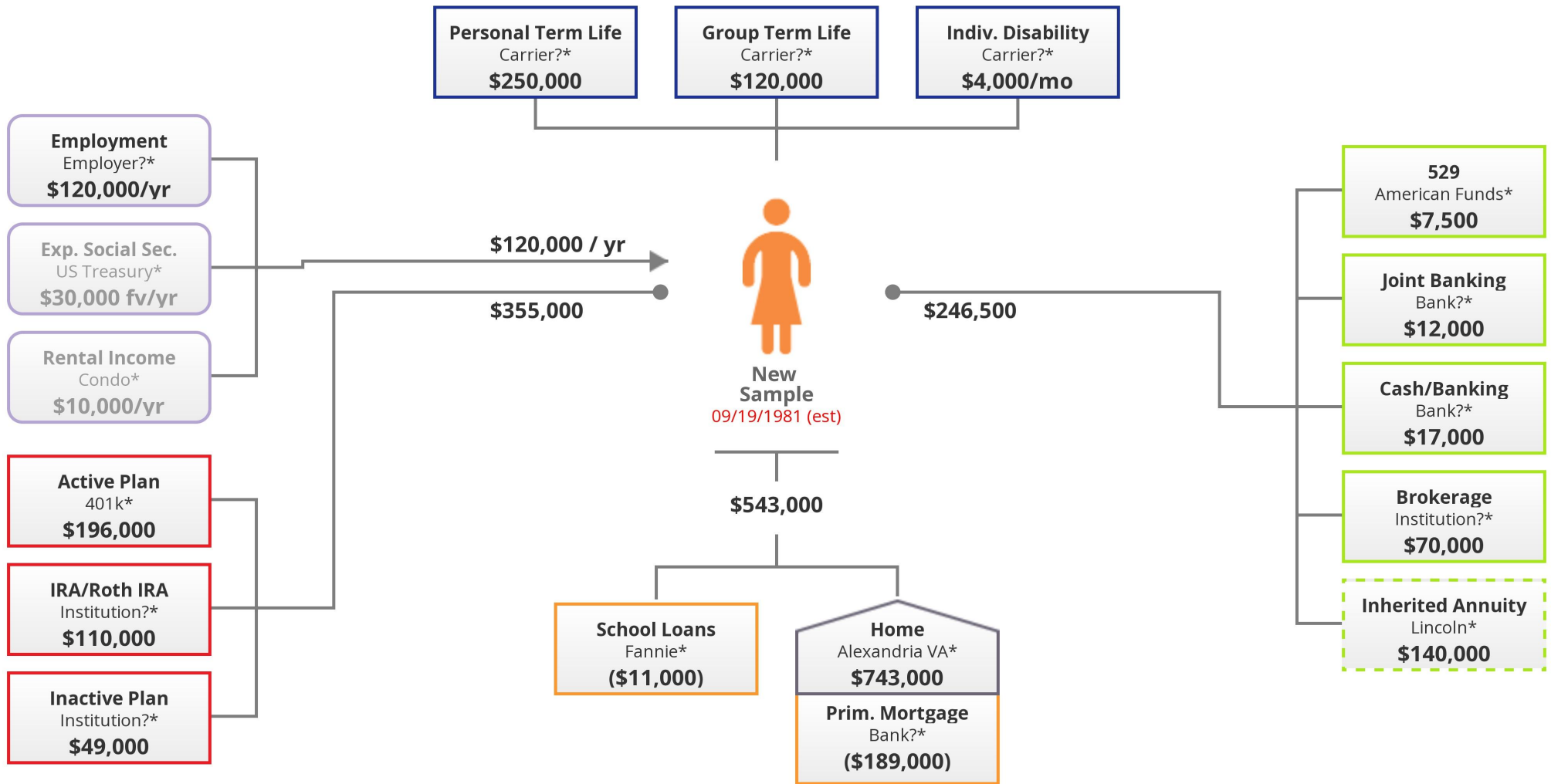
January 2018




Lead Advisor
Frank Elgin
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 **New Sample (36e)**
Primary

 **Baby Sample (7e)**
Dependent



 Income  Residence  Retirement Asset  Non-Retirement Asset  Liability  Insurance  Owned By Another  Deferred Annuity  Stencil

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Target-Map[®] Summary

Retirement Funding - New Sample

7 %	\$38,743	\$208	2 %	28.7 yrs
Expected Net Return on Capital	Present Capital Surplus	Surplus Contributions	Annual Increase of Contributions	Duration of Contributions

Based on the analysis performed, this Target-Map[®] is 106% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 7% expected net return on capital, the amount of surplus net capital assigned to fund this need today is \$ 38,743 or the equivalent of \$ 209 of monthly surplus contributions inflated by 2% annually for 28.7 years.

Education Funding - Baby Sample

7 %	(\$49,605)	\$484	2 %	11.0 yrs
Expected Net Return on Capital	Present Capital Deficit	Additional Contributions to Fund	Annual Increase of Contributions	Duration of Contributions

Based on the analysis performed, this Target-Map[®] is 37% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 7% expected net return on capital, the amount of additional capital required to fund this need today is \$ 49,605 or \$ 485 of monthly contributions inflated by 2% annually for 11.0 years.

Buy a Beach House - New Sample

7 %	(\$114,800)	\$910	2 %	14.7 yrs
Expected Net Return on Capital	Present Capital Deficit	Additional Contributions to Fund	Annual Increase of Contributions	Duration of Contributions

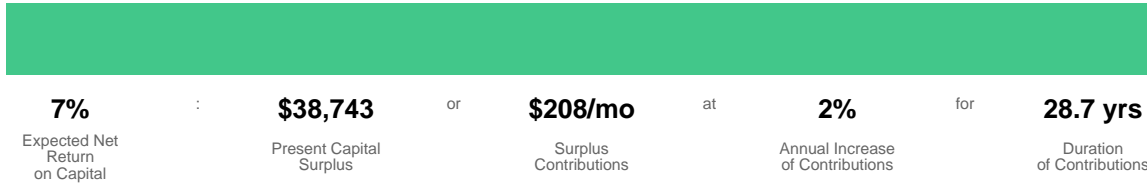
Based on the analysis performed, this Target-Map[®] is 38% funded to meet the capital required. Assuming a hypothetical 7% expected net return on capital, the amount of additional capital required to fund this need today is \$ 114,800 or \$ 911 of monthly contributions inflated by 2% annually for 14.7 years.

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Retirement Funding - New Sample

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106% Funded



What You Want

Capital Required (Present Value) **(\$646,463)**

After-tax Cash-flow Desired

• Living Expenses (70% Primary/Spouse Ann. Earned Income): Starting at New Sample age 65 (\$84,000 inflated at 3%/year for 35 years)	\$554,502
• Travel Expenses (10% Primary/Spouse Ann. Earned Income): Starting at New Sample age 65 (\$12,000 inflated at 3%/year for 15 years)	\$46,825
• Medical Expenses (10% Primary/Spouse Ann. Earned Income): Starting at New Sample age 75 (\$12,000 inflated at 3%/year for 25 years)	\$45,136

What You Have

Capital Available (Present Value Equivalent) **\$684,864**

Cash-flow Sources Available 51%

• Exp. Social Sec. : US Treasury * Starting at New Sample age 65 (FV \$30,000 for 35 years COLA 2% less 0% Tax)	\$74,856
• Rental Income : Condo * Starting at New Sample age 60 (\$10,000 for 40 years COLA 2% less 0% Tax)	\$58,697
• Active Plan Contributions : 401k * Starting at New Sample age 36 (\$15,000 for 29 years COLA 0% less 0% Tax)	\$196,390

Assets Available 55%

• Inactive Plan: Institution? * (\$49,000 less 0% Tax)	\$49,000
• Active Plan: 401k * (\$196,000 less 0% Tax)	\$196,000
• IRA/Roth IRA: Institution? * (\$110,000 less 0% Tax)	\$110,000

Insurance Available 0%

- *No Active Insurance Policies*

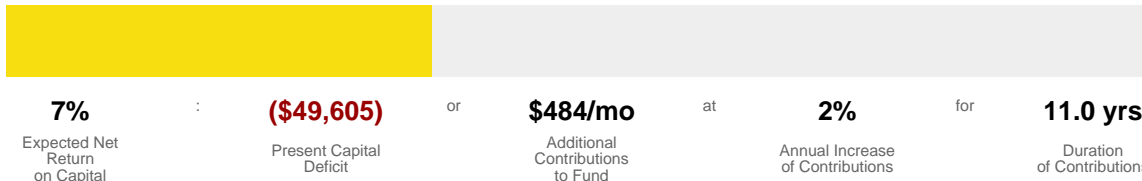
Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 2% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 7% rate net of fees and expenses. Monthly additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.

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Education Funding - Baby Sample

Based on the analysis performed, this Target-Map® is 37% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 7% expected net return on capital, the amount of additional capital required to fund this need today is \$ 49,605 or \$ 485 of monthly contributions inflated by 2% annually for 11.0 years.

37% Funded



What You Want

Capital Required (Present Value)	(\$79,024)
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After-tax Cash-flow Desired	
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• Education Expenses: Starting at Baby Sample age 18 (\$25,000 inflated at 5%/year for 4 years)	\$79,024

What You Have

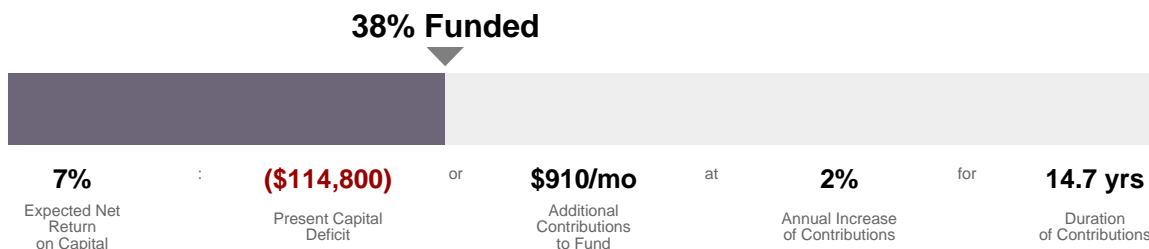
Capital Available (Present Value Equivalent)	\$29,402
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Cash-flow Sources Available 28%	
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• 529 Contributions : American Funds * Starting at New Sample age 36 (\$3,000 for 10 years COLA 0% less 0% Tax)	\$21,879
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Assets Available 9%	
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• 529: American Funds * (\$7,500 less 0% Tax)	\$7,500
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Insurance Available 0%	
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• <i>No Active Insurance Policies</i>	

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Buy a Beach House - New Sample

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What You Want

Capital Required (Present Value)	(\$184,974)
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After-tax Cash-flow Desired	
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• Living Expenses: Starting at New Sample age 51 (\$500,000 inflated at 0%/year for 1 year)	\$184,974

What You Have

Capital Available (Present Value Equivalent)	\$70,000
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Cash-flow Sources Available 0%	
<hr/>	
• <i>No Active Incomes</i>	
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Assets Available 38%	
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• Brokerage: Institution? * (\$70,000 less 0% Tax)	\$70,000
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Insurance Available 0%	
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• <i>No Active Insurance Policies</i>	

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