



Prepared By:

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Frank and Joanna Miller

Decision Center
August 23, 2019

Profile

Client Information	Frank Miller	Joanna Miller
Date of Birth	6/1/1964 (Age 55)	3/20/1965 (Age 54)
Gender	Male	Female
Marital Status	Married	Married
Annual Before-Tax Income	\$300,000	\$50,000
Retirement Age	65	65
Life Expectancy	100	100
Children	Relationship	Date of Birth
Peter Miller	Son	7/1/1994 (Age 25)
Mary Beth Miller	Daughter	4/20/1997 (Age 22)
Lucas Miller	Son	2/20/1999 (Age 20)
Extended Family	Relationship	Date of Birth
Elaine Grafton	Mother	10/1/1934 (Age 84)
Stephanie Miller	Mother	4/28/1937 (Age 82)

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Retirement

- Frank and Joanna would both like to retire at 65. They estimated that they would need \$120,000 in today's terms.

Education

- \$50,000 is needed from 2015 to 2018 for College for Mary Beth.
- \$50,000 is needed from 2017 to 2020 for College for Lucas.

Leave to Heirs

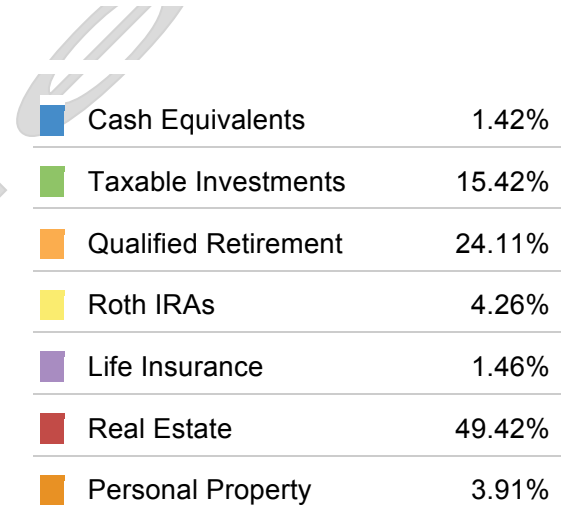
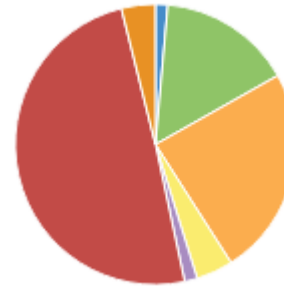
- Frank and Joanna would like to leave \$0 to their heirs.

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Net Worth Summary

Total Net Worth	\$1,997,995
Frank	\$473,693
Joanna	\$631,940
Joint - ROS	\$892,362

Assets by Type



Assets	Frank	Joanna	Joint - ROS	Total
Cash Account at Vanguard	--	--	\$25,000	\$25,000
Every Day Checking	--	--	\$9,365	\$9,365
Frank and Joanna Joint Investment Account	--	--	\$374,382	\$374,382
Frank's 401K	\$441,836	--	--	\$441,836
Joanna's 403B	--	\$143,509	--	\$143,509
Joanna's Roth IRA (converted)	--	\$103,431	--	\$103,431
Whole Life Policy on Frank	\$35,500	--	--	\$35,500

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Assets	Frank	Joanna	Joint - ROS	Total
Home	--	--	\$850,000	\$850,000
Vacation Mountain Home	--	\$350,000	--	\$350,000
Cars	--	--	\$60,000	\$60,000
Jewelry	--	\$35,000	--	\$35,000
Total Assets	\$477,336	\$631,940	\$1,318,747	\$2,428,023
Liabilities	Frank	Joanna	Joint - ROS	Total
Mortgage on Home	--	--	(\$426,385)	(\$426,385)
Credit Card	(\$3,643)	--	--	(\$3,643)
Total Liabilities	(\$3,643)	\$0	(\$426,385)	(\$430,028)

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Income and Savings Summary

Base Facts

Income, Salaries & Bonuses

Frank's Earnings

Amount: \$300,000

Starts: Active

Owner: Frank Miller

Ends: Client's Retirement (age 65 in 2029)

Joanna's Part-Time Earnings

Amount: \$50,000

Starts: Active

Owner: Joanna Miller

Ends: Client's Retirement (age 65 in 2029)

Social Security

Frank's Social Security

Estimated From Income

Start Collecting at: Age 65

Years Employed: 33

Last Year Employed: 2018

Highest Salary Earned: \$300,000

Joanna's Social Security

Estimated From Income

Start Collecting at: Age 65

Years Employed: 32

Last Year Employed: 2018

Highest Salary Earned: \$50,000

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Benefit Options

Exclude All Spousal Benefits: No

Restricted Spousal Benefit: None

Currently Filed & Suspended: No

Income, Deferred

Joanna's Hospital Pension

Amount: \$12,000

Starts: When Joanna is 65 (2030)

Owner: Joanna Miller

Ends: At Second Death (2065)

Savings, Contributions & Transfers

Name	Destination	Starts	Ends	Amount
529 Plan for Lucas: Client/Spouse Contribution	529 Plan for Lucas	Year 2014	After 3 Years	\$8,000 per year
529 Plan for Mary Beth: Client/Spouse Contribution	529 Plan for Mary Beth	Year 2014	After 1 Years	\$6,000 per year
Frank's 401K: Pre-Tax Contribution	Frank's 401K	Active	Client's Retirement (age 65 in 2029)	10.0% of salary
Frank's 401K: Employer Contribution	Frank's 401K	Active	Client's Retirement (age 65 in 2029)	100.0% of employee contribution, up to 3.0% of salary
Joanna's 403B: Pre-Tax Contribution	Joanna's 403B	Active	Client's Retirement (age 65 in 2029)	7.0% of salary

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Name	Destination	Starts	Ends	Amount
Joanna's 403B: Employer Contribution	Joanna's 403B	Active	Client's Retirement (age 65 in 2029)	50.0% of employee contribution, up to 5.0% of salary

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Liabilities and Expenses Summary

Base Facts

Mortgages

Mortgage on Home

Type: Mortgage	Property: Home
Institution:	Original Loan Amount: \$600,000
Current Balance: \$426,385 as of 10/22/2014	Date of Loan: 8/21/2005
Interest Rate: 4.000%	Term: 20 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$3,636	

Loans

Credit Card

Type: Credit Card	Institution:
Original Loan Amount: \$0	Current Balance: \$3,643 as of 10/22/2014
Date of Loan: 10/22/2014	Interest Rate: 13.000%
Number of Payments: 120	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$54

Living Expenses

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Current Amount (today-64): \$140,000

Retirement Amount (age 65-89): \$120,000

Advanced Years Amount (age 90-100): 140,000

Living Expense Details

No Expense Details have been defined

Liquidation Strategy

Current: By Type

Retirement: By Type

Advanced Years: By Type

Expenses, Education

College for Lucas

Amount: \$50,000

Treat As: Normal Expense

Starts: Year 2017

Ends: Year 2020

Indexed At: Custom (4.00%)

Institution:

Tuition: \$0

Room and Board: 0

Books and Supplies: \$0

Other Expenses: 0

Grants: \$0

Scholarships: 0

Other Outside Funds: \$0

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College for Mary Beth

Amount: \$50,000

Treat As: Normal Expense

Starts: Year 2015

Ends: Year 2018

Indexed At: Custom (4.00%)

Institution:

Tuition: \$0

Room and Board: 0

Books and Supplies: \$0

Other Expenses: 0

Grants: \$0

Scholarships: 0

Other Outside Funds: \$0

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Insurance, Life

Group Policy on Frank

Death Benefit: \$800,000

Institution: Guardian

Insured: Frank Miller

Owner: Frank Miller

Annual Premium: 1,000

Primary Beneficiaries

Joanna Miller (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Term Policy on Joanna

Death Benefit: \$500,000

Institution: Met Life

Insured: Joanna Miller

Owner: Joanna Miller

Annual Premium:

Primary Beneficiaries

Frank Miller (100.00%)

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Contingent Beneficiaries

Equally to Children (100.00%)

Whole Life Policy on Frank

Death Benefit: \$500,000

Institution: Guardian

Insured: Frank Miller

Owner: Frank Miller

Annual Premium: 6,000

Cash Value: \$35,500 as of 10/22/2014 1:25 PM

Primary Beneficiaries

Joanna Miller (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Insurance, Long Term Care**Frank's LTC**

Benefit: \$120,000 Annually

Institution:

Insured: Frank Miller

Owner: Frank Miller

Annual Premium: 3,000

Elimination Period: 0 Days

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Benefit Period: 5 Years

Joanna's LTC

Benefit: \$120,000 Annually

Institution:

Insured: Joanna Miller

Owner: Joanna Miller

Annual Premium: 3,000

Elimination Period: 0 Days

Benefit Period: 5 Years

Insurance, Disability

Frank's Disability Policy from Work

Benefit: 65% of Frank's Salary

Institution:

Policy Type: Group Long Term

Insured: Frank Miller

Owner: Frank Miller

Annual Premium: \$4,300

Maximum Initial Benefit Cap: \$120,000

Maximum Annual Benefit:

Elimination Period: 90 Days

Benefit Period: Age 65

Insurance, Property and Casualty

Homeowner's Policy

Insured Asset: Home

Institution Name:

Property Coverage: \$500,000

Owner: Frank and Joanna (Joint/ROS)

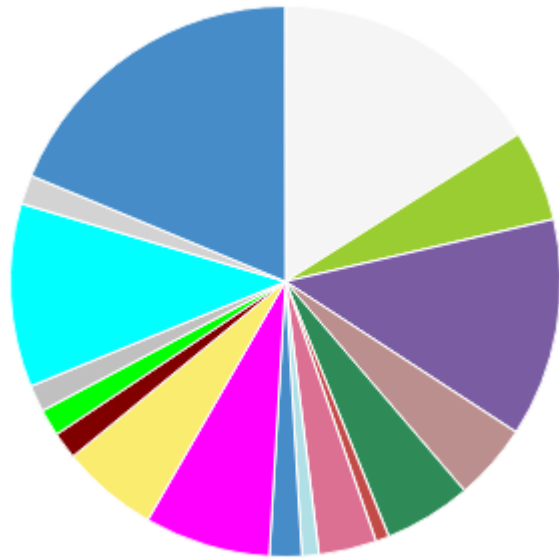
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All Assets - Current Allocation

(8.03% blended rate)



Large Growth	16.02%
Large Value	5.35%
Large Blend	12.85%
Mid Growth	4.51%
Mid Value	5.14%
Mid Blend	0.79%
Small Growth	3.39%
Small Value	1.00%
Small Blend	1.89%
International	7.41%
Emerg Mkts	5.70%
Sht Trm Mun	1.59%
Int Trm Mun	1.59%
Long Trm Mun	1.59%
Inv Grd Bnd	10.78%
Sht Trm Bnd	1.70%
Other	18.72%

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	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Inv Grd Bnd	Sht Trm Bnd	Other	Total
All Assets - Current Allocation																		
529 Plan for Lucas	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$52,038	\$52,038
529 Plan for Mary Beth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	117,705	117,705
Cash Account at Vanguard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,000	25,000
Every Day Checking	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,365	9,365
Frank and Joanna Joint Investment Account	111,447	26,685	96,750	58,814	0	10,304	0	12,980	24,567	7,340	21,183	0	0	0	0	0	4,312	374,382
Frank's 401K	97,204	0	70,694	0	35,347	0	44,184	0	0	39,765	53,020	0	0	0	79,530	22,092	0	441,836
Joanna's 403B	0	43,053	0	0	31,572	0	0	0	0	28,702	0	0	0	0	40,183	0	0	143,510
Joanna's Roth IRA (converted)	0	0	0	0	0	0	0	0	0	20,686	0	20,686	20,686	20,686	20,686	0	0	103,430
Whole Life Policy on Frank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,500	35,500
Totals	208,651	69,738	167,444	58,814	66,919	10,304	44,184	12,980	24,567	96,493	74,203	20,686	20,686	20,686	140,399	22,092	243,920	1,302,766

	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Inv Grd Bnd	Sht Trm Bnd	Other	Total
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	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Inv Grd Bnd	Sht Trm Bnd	Other	Total
All Assets	16.02%	5.35%	12.85%	4.51%	5.14%	0.79%	3.39%	1.00%	1.89%	7.41%	5.70%	1.59%	1.59%	1.59%	10.78%	1.70%	18.72%	100.00%

The Blended Rate is the weighted average of the market index rates of returns that underlie each asset class of a given model portfolio.

All investments involve risks that you will lose value including the amount of your initial investment. Investments that offer the potential for higher rates of return generally involve greater risk of loss. Note: reinvestment transactions that involve selling existing investments may involve transaction costs associated with the sale of those assets as well as transaction costs associated with the purchase of new investments.

International investing: *There are special risks associated with international investing, such as political changes and currency fluctuations. These risks are heightened in emerging markets.*

Small/Mid-Capitalization investing: *Investments in companies with small or mid-market capitalization ("small/mid-caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.*

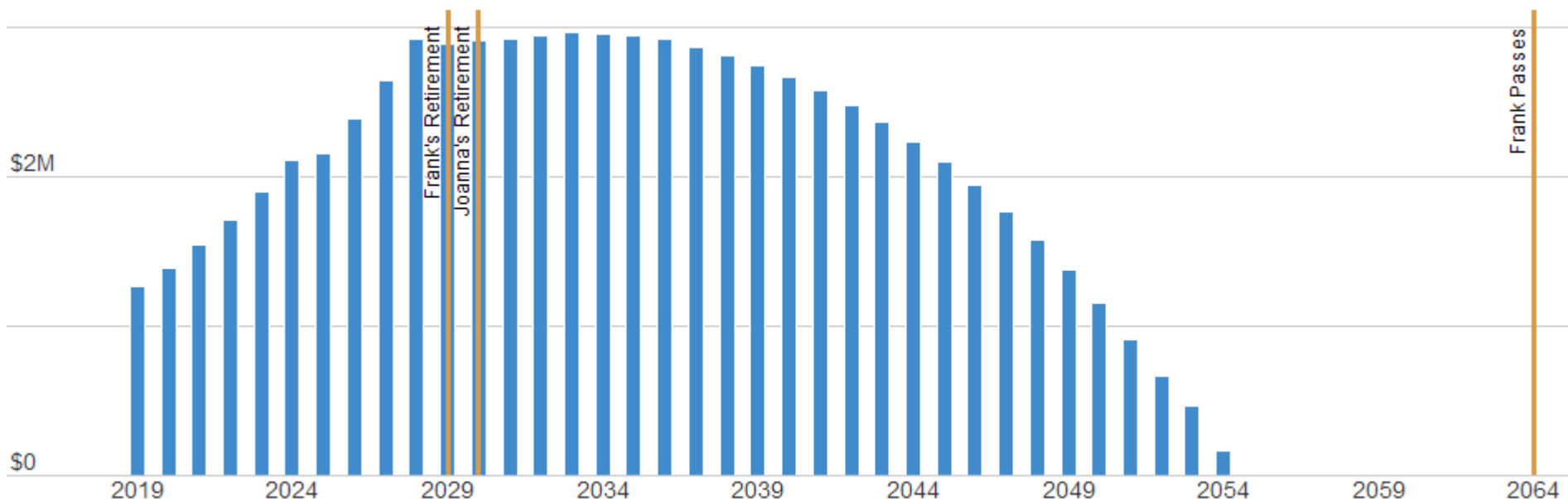
High-Yield investing: *Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal, than are investments in lower yielding debt securities.*

Inflation Protected Bond investing: *Interest rate increases can cause the price of a debt security to decrease. Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Interest payments on inflation-protected debt securities can be unpredictable.*

Interest Rate Risk: *This risk refers to the risk that bond prices decline as interest rates rise. Interest rates and bond prices tend to move in opposite directions. Long-term bonds tend to be more sensitive to interest rate changes and therefore may be more volatile.*

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Lifetime Portfolio Value



Assumptions

Frank's Retirement:	65 (2029)
Joanna's Retirement:	65 (2030)
First Death (Frank):	100/99 (2064)
Inflation Rate	3.69%

Living Expenses

Current	\$140,000
Retirement	\$120,000
Advanced Years	\$140,000
Index Rate	3.69%

Summary

Based upon the levels of income and spending in the Base Facts, you will deplete your portfolio assets in **2055** (age **91/90**).

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Cash Flow

Base Facts (Only Show Future Values)

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2019	55/54	\$350,000	\$0	\$0	\$0	\$350,000	\$321,500	\$28,500	\$350,000	\$0	\$1,264,186
2020	56/55	362,915	0	0	0	362,915	353,992	29,129	383,121	(20,206)	1,387,350
2021	57/56	376,306	0	0	0	376,306	345,543	30,763	376,306	0	1,544,998
2022	58/57	390,192	0	0	0	390,192	358,790	31,402	390,192	0	1,717,171
2023	59/58	404,590	0	0	0	404,590	371,544	33,046	404,590	0	1,906,141
2024	60/59	419,520	0	0	0	419,520	385,325	34,195	419,520	0	2,112,875
2025	61/60	435,000	0	0	0	435,000	579,569	35,350	614,919	(179,919)	2,159,005
2026	62/61	451,051	0	0	0	451,051	414,040	37,011	451,051	0	2,390,975
2027	63/62	467,695	0	0	0	467,695	429,518	38,177	467,695	0	2,644,359
2028	64/63	484,953	0	0	0	484,953	445,103	39,850	484,953	0	2,921,519
2029	65/64	26,682	0	0	0	26,682	198,569	0	198,569	(171,887)	2,891,308
2030	66/65	78,788	0	0	0	78,788	203,140	0	203,140	(124,352)	2,907,138
2031	67/66	88,386	0	0	0	88,386	208,542	0	208,542	(120,156)	2,927,912
2032	68/67	91,648	0	0	0	91,648	214,337	0	214,337	(122,689)	2,947,141
2033	69/68	95,030	0	0	0	95,030	220,486	0	220,486	(125,456)	2,964,515
2034	70/69	98,537	0	72,333	0	170,870	245,915	0	245,915	(75,045)	2,960,788
2035	71/70	102,173	0	95,984	0	198,157	258,099	0	258,099	(59,942)	2,948,305

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2036	72/71	105,944	0	100,450	0	206,394	276,669	0	276,669	(70,275)	2,920,387
2037	73/72	109,853	0	103,539	0	213,392	301,052	0	301,052	(87,660)	2,870,607
2038	74/73	113,907	0	104,656	0	218,563	311,418	0	311,418	(92,855)	2,812,061
2039	75/74	118,111	0	105,443	0	223,554	322,166	0	322,166	(98,612)	2,744,088
2040	76/75	122,470	0	105,829	0	228,299	333,272	0	333,272	(104,973)	2,666,027
2041	77/76	126,989	0	105,356	0	232,345	344,711	0	344,711	(112,366)	2,577,210
2042	78/77	131,675	0	104,532	0	236,207	356,597	0	356,597	(120,390)	2,476,834
2043	79/78	136,533	0	102,737	0	239,270	368,984	0	368,984	(129,714)	2,364,006
2044	80/79	141,571	0	99,929	0	241,500	381,788	0	381,788	(140,288)	2,237,880
2045	81/80	146,795	0	96,071	0	242,866	395,092	0	395,092	(152,226)	2,097,493
2046	82/81	152,212	0	90,956	0	243,168	408,928	0	408,928	(165,760)	1,941,810
2047	83/82	157,829	0	84,333	0	242,162	423,211	0	423,211	(181,049)	1,769,839
2048	84/83	163,653	0	75,900	0	239,553	434,843	0	434,843	(195,290)	1,583,641
2049	85/84	169,692	0	65,305	0	234,997	449,076	0	449,076	(214,079)	1,380,139
2050	86/85	175,954	0	52,103	0	228,057	466,449	0	466,449	(238,392)	1,155,568
2051	87/86	182,446	0	36,000	0	218,446	481,938	0	481,938	(263,492)	911,017
2052	88/87	189,179	0	17,375	0	206,554	479,459	0	479,459	(272,905)	663,719
2053	89/88	196,160	0	0	0	196,160	429,302	0	429,302	(233,142)	461,464

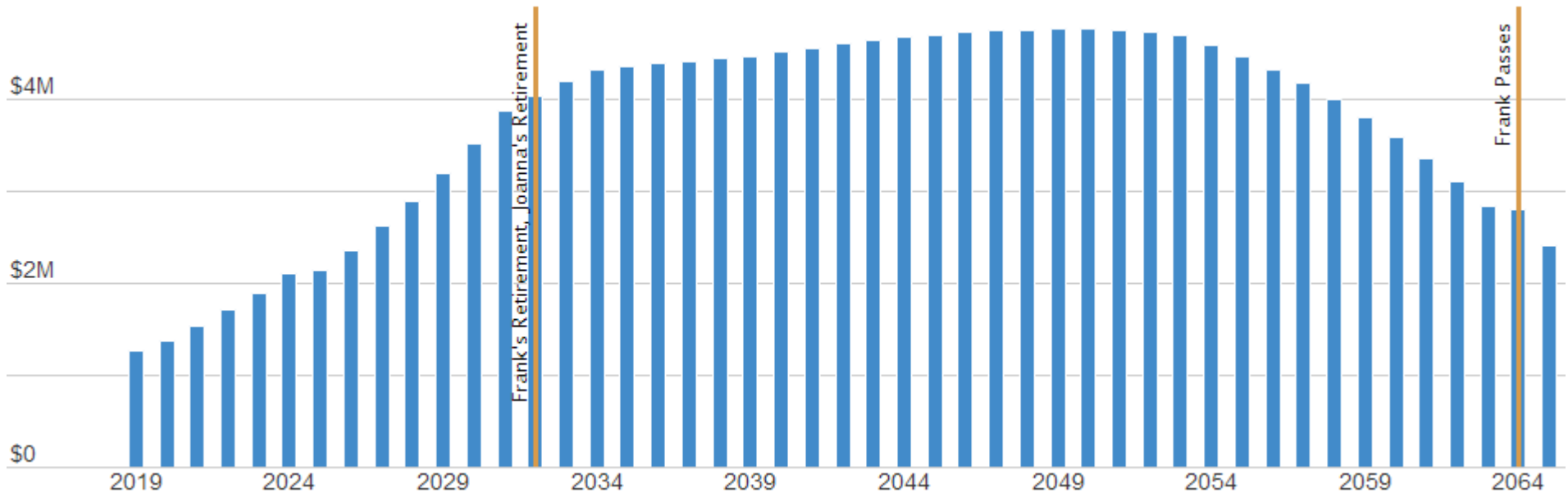
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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2054	90/89	203,398	0	0	0	203,398	515,906	0	515,906	(312,508)	169,940
2055	91/90	210,904	0	0	0	210,904	534,605	0	534,605	(323,701)	(147,029)
2056	92/91	218,687	0	0	0	218,687	553,998	0	553,998	(335,311)	(477,334)
2057	93/92	226,757	0	0	0	226,757	574,099	0	574,099	(347,342)	(819,485)
2058	94/93	235,124	0	0	0	235,124	594,943	0	594,943	(359,819)	(1,173,922)
2059	95/94	243,800	0	0	0	243,800	616,560	0	616,560	(372,760)	(1,541,101)
2060	96/95	252,796	0	0	0	252,796	638,970	0	638,970	(386,174)	(1,921,488)
2061	97/96	262,124	0	0	0	262,124	662,219	0	662,219	(400,095)	(2,315,583)
2062	98/97	271,796	0	0	0	271,796	686,310	0	686,310	(414,514)	(2,723,875)
2063	99/98	281,825	0	0	0	281,825	711,308	0	711,308	(429,483)	(3,146,907)
2064	100/99	292,224	0	0	500,000	792,224	737,222	0	737,222	55,002	(3,323,192)
2065	101/100	211,247	0	0	0	211,247	762,213	0	762,213	(550,966)	(3,849,808)

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Cash Flow for Decision Center Retire at 65 with Part-Time Consulting with Decision Center (Only Show Future Values)

Lifetime Portfolio Value



Assumptions

Frank's Retirement:	68 (2032)
Joanna's Retirement:	67 (2032)
First Death (Frank):	100/99 (2064)
Inflation Rate	3.69%

Living Expenses

Current	\$125,000
Retirement	\$105,000
Advanced Years	\$125,000
After Frank Passes	\$125,000
Index Rate	3.69%

Summary

Based upon the levels of income and spending in the Retire at 65 with Part-Time Consulting with Decision Center, your portfolio assets will last through at least **2065 (age 101/100)**.

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Cash Flow for Decision Center Retire at 65 with Part-Time Consulting with Decision Center (Only Show Future Values)

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2019	55/54	\$350,000	\$0	\$0	\$0	\$350,000	\$321,500	\$28,500	\$350,000	\$0	\$1,264,186
2020	56/55	362,915	0	0	0	362,915	368,439	29,129	397,568	(34,653)	1,372,903
2021	57/56	376,306	0	0	0	376,306	345,543	30,763	376,306	0	1,530,524
2022	58/57	390,192	0	0	0	390,192	358,790	31,402	390,192	0	1,702,668
2023	59/58	404,590	0	0	0	404,590	371,544	33,046	404,590	0	1,891,606
2024	60/59	419,520	0	0	0	419,520	385,325	34,195	419,520	0	2,098,305
2025	61/60	435,000	0	0	0	435,000	592,763	35,350	628,113	(193,113)	2,131,202
2026	62/61	451,051	0	0	0	451,051	414,040	37,011	451,051	0	2,360,558
2027	63/62	467,695	0	0	0	467,695	429,518	38,177	467,695	0	2,611,083
2028	64/63	484,953	0	0	0	484,953	445,103	39,850	484,953	0	2,885,115
2029	65/64	529,529	0	0	0	529,529	488,501	41,028	529,529	0	3,184,192
2030	66/65	600,190	0	0	0	600,190	557,476	42,714	600,190	0	3,510,986
2031	67/66	629,028	0	0	0	629,028	584,622	44,406	629,028	0	3,867,902
2032	68/67	251,817	0	0	0	251,817	282,972	0	282,972	(31,155)	4,024,443
2033	69/68	261,109	0	0	0	261,109	290,940	0	290,940	(29,831)	4,189,906
2034	70/69	270,744	0	86,396	0	357,140	357,140	0	357,140	0	4,306,838
2035	71/70	102,173	0	114,073	0	216,246	275,368	0	275,368	(59,122)	4,342,638

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2036	72/71	105,944	0	119,380	0	225,324	283,478	0	283,478	(58,154)	4,375,816
2037	73/72	109,853	0	124,924	0	234,777	292,080	0	292,080	(57,303)	4,405,887
2038	74/73	113,907	0	130,716	0	244,623	301,072	0	301,072	(56,449)	4,432,455
2039	75/74	118,111	0	136,763	0	254,874	310,549	0	310,549	(55,675)	4,455,013
2040	76/75	122,470	0	143,077	0	265,547	289,184	0	289,184	(23,637)	4,504,362
2041	77/76	126,989	0	149,108	0	276,097	299,259	0	299,259	(23,162)	4,550,524
2042	78/77	131,675	0	155,807	0	287,482	309,856	0	309,856	(22,374)	4,592,989
2043	79/78	136,533	0	162,285	0	298,818	320,786	0	320,786	(21,968)	4,631,415
2044	80/79	141,571	0	168,804	0	310,375	332,064	0	332,064	(21,689)	4,665,436
2045	81/80	146,795	0	175,519	0	322,314	343,777	0	343,777	(21,463)	4,694,585
2046	82/81	152,212	0	182,429	0	334,641	355,940	0	355,940	(21,299)	4,718,368
2047	83/82	157,829	0	189,529	0	347,358	368,501	0	368,501	(21,143)	4,736,325
2048	84/83	163,653	0	196,810	0	360,463	381,564	0	381,564	(21,101)	4,747,874
2049	85/84	169,692	0	203,169	0	372,861	394,762	0	394,762	(21,901)	4,752,784
2050	86/85	175,954	0	209,270	0	385,224	408,326	0	408,326	(23,102)	4,750,585
2051	87/86	182,446	0	215,352	0	397,798	422,351	0	422,351	(24,553)	4,740,699
2052	88/87	189,179	0	221,380	0	410,559	436,778	0	436,778	(26,219)	4,722,588
2053	89/88	196,160	0	227,313	0	423,473	451,645	0	451,645	(28,172)	4,695,656

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2054	90/89	203,398	0	231,487	0	434,885	540,406	0	540,406	(105,521)	4,585,838
2055	91/90	210,904	0	234,901	0	445,805	557,496	0	557,496	(111,691)	4,461,034
2056	92/91	218,687	0	237,903	0	456,590	575,012	0	575,012	(118,422)	4,320,360
2057	93/92	226,757	0	240,415	0	467,172	592,914	0	592,914	(125,742)	4,162,945
2058	94/93	235,124	0	240,257	0	475,381	610,674	0	610,674	(135,293)	3,988,409
2059	95/94	243,800	0	238,826	0	482,626	628,648	0	628,648	(146,022)	3,796,011
2060	96/95	252,796	0	236,609	0	489,405	646,951	0	646,951	(157,546)	3,584,871
2061	97/96	262,124	0	233,521	0	495,645	665,422	0	665,422	(169,777)	3,354,237
2062	98/97	271,796	0	229,473	0	501,269	683,634	0	683,634	(182,365)	3,103,761
2063	99/98	281,825	0	221,749	0	503,574	704,652	0	704,652	(201,078)	2,830,023
2064	100/99	292,224	0	212,385	500,000	1,004,609	726,473	0	726,473	278,136	2,793,481
2065	101/100	211,247	0	192,164	0	403,411	741,495	0	741,495	(338,084)	2,401,710

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Income and Savings

Income, Salaries & Bonuses

Consulting (added)

Amount: \$100,000

Starts: Client's Retirement (age 65 in 2029)

Owner: Frank Miller

Ends: After 3 Years

Liabilities and Expenses

Living Expenses (updated)

Current Amount (today-64): \$140,000

Retirement Amount (age 65-89): \$110,000

Advanced Years Amount (age 90-100): 140,000

Living Expense Details

No Expense Details have been defined

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Liabilities and Expenses

Living Expenses (updated)

Current Amount (today-64): \$125,000

Retirement Amount (age 65-89): \$105,000

Advanced Years Amount (age 90-100): 125,000

Living Expense Details

No Expense Details have been defined

Expenses, Other

Special Vacations until 75 \$30,000 (added)

Amount: \$30,000

Treat As: Normal Expense

Starts: Year 2016

Ends: When Frank is 75 (2039)

Pre Retirement Index: No Growth (0.00%)

Post Retirement Index: No Growth (0.00%)

Expense Type:

Tax Treatment:

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Assumptions

Retirement and Death (updated)

Frank Miller

Retirement Age: 68 (2032)

Advanced Years Age: 90 (2054)

Assumed Age of Death: 100 (2064)

Probate Rate: 5.0%

Final Expenses: \$50,000

Joanna Miller

Retirement Age: 67 (2032)

Advanced Years Age: 90 (2055)

Assumed Age of Death: 100 (2065)

Probate Rate: 5.0%

Final Expenses: \$50,000

Estate Analysis Reports will end in 2065 (46 years)

Other

Buy/Sell Transactions

Sell Vacation House 2017 for \$350,000 (added)

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Occurs: Year 2017

Sale: Vacation Mountain Home

Percent of Asset to Sell: 100.00%

Sell Asset for: Specific Amount

Sale Price: \$350,000

Qualifies for Home Sale Gain Exclusion?: No

Variable Transaction Costs:

Fixed Transaction Costs: \$0

Index Price & Costs at: No Growth (0.00%)

Purchase: Installment Sale

Value: \$0

Interest Rate: 0.000%

Number of Payments: 0

Payment Frequency: Monthly

Owner: Frank and Joanna (Joint/ROS)

Variable Transaction Costs:

Fixed Transaction Costs: \$0

Index Price & Costs at:

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