



Decision Center

Prepared for Frank and Joanna Miller

Prepared By
Advisor Test

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

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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.

Frank Miller: _____
Signature Date

Joanna Miller: _____
Signature Date

Advisor Test: _____
Signature Date

Client Information

Information	Frank Miller	Joanna Miller
Date of Birth	6/1/1971 (Age 51)	3/20/1972 (Age 50)
Gender	Male	Female
Marital Status	Married	Married
Annual Before-Tax Income	\$300,000	\$50,000
Retirement Age	65	65
Life Expectancy	100	100

Family & Friends

Children	Relationship	Date of Birth
Peter Miller	Son	9/25/2001 (Age 20)
Lucas Miller	Son	4/26/2004 (Age 18)
Mary Beth Miller	Daughter	12/18/2008 (Age 13)

Extended Family	Relationship	Date of Birth
Stephanie Miller	Mother	4/28/1941 (Age 81)
Elaine Grafton	Mother	10/1/1944 (Age 77)

Contact Information

You have not specified any contact information.

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Education

- Lucas Miller's education funding is projected to be \$20,145 funded through dedicated assets leaving a \$218,690 dedicated funding shortfall.

Asset Allocation

- The current allocation of accounts that are not managed by this office are out of balance with your recommended allocation.

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Retirement

- Frank and Joanna would both like to retire at 65. They estimated that they would need \$140,000 in today's terms.

Education

- \$50,000 is needed from 2023 to 2026 for College for Mary Beth.
- \$50,000 is needed from 2025 to 2028 for College for Lucas.

Other

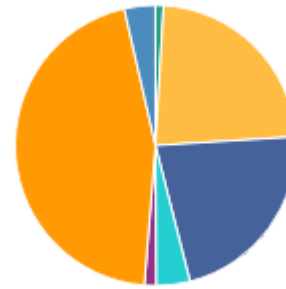
- \$5,000 is needed from 2022 to 2030 for Travel Goal.

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Net Worth Summary

Owner	Assets	Liabilities	Total
Frank	\$833,953	(\$3,643)	\$830,310
Joanna	\$631,940	—	\$631,940
Joint/ROS	\$1,191,617	(\$426,385)	\$765,232
Total Net Worth	\$2,657,510	(\$430,028)	\$2,227,482

Assets by Type



Cash Alternatives	0.94%
Taxable Investments	23.08%
Qualified Retirement	22.03%
Roth IRAs	3.89%
Life Insurance	1.34%
Real Estate	45.16%
Personal Property	3.57%

Assets	Frank	Joanna	Joint/ROS	Total
Cash / Emergency Fund	—	—	\$25,000	\$25,000
Frank and Joanna Joint Investments	—	—	\$256,617	\$256,617
Individual Investment	\$356,617	—	—	\$356,617
Frank's 401(k)	\$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
Home	—	—	\$850,000	\$850,000
Vacation Mountain Home	—	\$350,000	—	\$350,000
Cars	—	—	\$60,000	\$60,000
Jewelry	—	\$35,000	—	\$35,000

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Assets	Frank	Joanna	Joint/ROS	Total
Total Assets	\$833,953	\$631,940	\$1,191,617	\$2,657,510
Liabilities				
Liabilities	Frank	Joanna	Joint/ROS	Total
Mortgage on Home	—	—	(\$426,385)	(\$426,385)
Credit Card	(\$3,643)	—	—	(\$3,643)
Total Liabilities	(\$3,643)	—	(\$426,385)	(\$430,028)
Total Net Worth	\$830,310	\$631,940	\$765,232	\$2,227,482

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Income, Salaries & Bonuses

Frank's Earnings

Amount: \$300,000	Starts: Active	Owner: Frank Miller
Ends: Client's Retirement (age 65 in 2036)		

Joanna's Part-Time Earnings

Amount: \$50,000	Starts: Active	Owner: Joanna Miller
Ends: Spouse's Retirement (age 65 in 2037)		

Social Security

Frank's Social Security

Estimated From Income	Start Collecting at: Age 65	Years Employed: 29
Last Year Employed: 2021	Highest Salary Earned: \$300,000	

Joanna's Social Security

Estimated From Income	Start Collecting at: Age 65	Years Employed: 28
Last Year Employed: 2021	Highest Salary Earned: \$50,000	

Benefit Options

Exclude All Spousal Benefits: No	Restricted Spousal Benefit: None	Currently Filed & Suspended: No
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Income, Deferred

Joanna's Hospital Pension

Amount: \$12,000	Starts: When Joanna is 65 (2037)	Owner: Joanna Miller
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Ends: At Second Death (2072)

Savings, Contributions & Transfers

Name	Destination	Starts	Ends	Amount
529 Plan for Lucas: Client/Spouse Contribution	529 Plan for Lucas	Year 2018	After 3 Years	\$8,000 per year
529 Plan for Mary Beth: Client/Spouse Contribution	529 Plan for Mary Beth	Year 2018	After 1 Years	\$6,000 per year
Frank's 401(k): Pre-Tax Contribution	Frank's 401(k)	Active	Client's Retirement (age 65 in 2036)	10.0% of salary
Frank's 401(k): Employer Contribution	Frank's 401(k)	Active	Client's Retirement (age 65 in 2036)	100.0% of employee contribution, up to 3.0% of salary
Joanna's 403B: Pre-Tax Contribution	Joanna's 403B	Active	Spouse's Retirement (age 65 in 2037)	7.0% of salary
Joanna's 403B: Employer Contribution	Joanna's 403B	Active	Spouse's Retirement (age 65 in 2037)	50.0% of employee contribution, up to 5.0% of salary

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Mortgages

Mortgage on Home

Type: Mortgage	Property: Home	Institution: —
Original Loan Amount: \$600,000	Current Balance: \$426,385 as of 4/16/2021	Date of Loan: 8/21/2012
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 4/16/2021	Date of Loan: 1/4/2018	Interest Rate: 13.000%
Number of Payments: 120	Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$54		

Living Expenses

Current Amount (today-64): \$140,000	Retirement Amount (age 65-89): \$140,000	Advanced Years Amount (age 90-100): \$140,000
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Living Expense Details

No Expense Details have been defined

Liquidation Strategy

Current: By Type	Retirement: By Type	Advanced Years: By Type
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Expenses, Education

College for Lucas

Amount: \$50,000	Treat As: Normal Expense	Starts: Year 2025
Ends: Year 2028	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	

College for Mary Beth

Amount: \$50,000	Treat As: Normal Expense	Starts: Year 2023
Ends: Year 2026	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	

Expenses, Other

Travel Goal

Amount: \$5,000	Treat As: Normal Expense	Starts: Year 2022
Ends: Year 2030	Pre Retirement Index: Inflation (2.27%)	Post Retirement Index: Inflation (2.27%)
Expense Type: Travel	Tax Treatment: Basic Expenses	

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Insurance, Life

Group Policy on Frank

Death Benefit: \$800,000	Institution: —	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: —	Insured: Joanna Miller
Owner: Joanna Miller	Annual Premium: \$0	
Primary Beneficiaries		
Frank Miller (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

Whole Life Policy on Frank

Death Benefit: \$500,000	Institution: —	Insured: Frank Miller
Owner: Frank Miller	Annual Premium: \$6,000	Cash Value: \$35,500 as of 1/4/2018 12:21 PM
Primary Beneficiaries		
Joanna Miller (100.00%)		
Contingent Beneficiaries		

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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

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: —

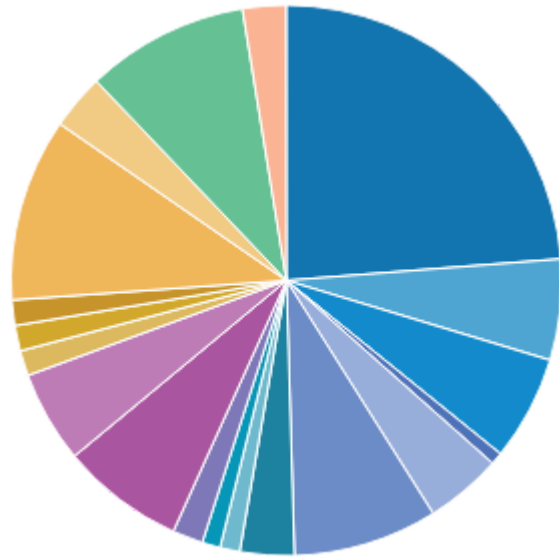
Elimination Period: 90 Days

Benefit Period: Age 65

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All Assets - Current Allocation

(7.77% blended rate)



Large Growth	23.76%
Large Value	5.92%
Large Blend	6.15%
Mid Growth	0.72%
Mid Value	4.50%
Mid Blend	8.49%
Small Growth	3.18%
Small Value	1.17%
Small Blend	1.05%
Balanced	1.80%
International	7.24%
Emerg Mkts	5.41%
Sht Trm Mun	1.49%
Int Trm Mun	1.49%
Long Trm Mun	1.50%
Inv Grd Bnd	10.76%
Sht Trm Bnd	3.25%
Cash	9.55%
Unclassified	2.56%

All Assets - Current Allocation

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Assets	Large Cap	Mid Cap	Small Cap	Balanced	International	Emerg Mkts	Mun Bonds	Inv Grd Bnd	Sht Trm Bnd	Unclassified	Cash	Total
529 Plan for Lucas	\$0	\$0	\$0	\$15,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,000
529 Plan for Mary Beth	\$0	\$0	\$0	\$10,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,000
Cash / Emergency Fund	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25,000	\$25,000
Frank and Joanna Joint Investments	\$156,368	\$63,849	\$15,426	\$0	\$5,635	\$11,026	\$0	\$0	\$0	\$0	\$4,312	\$256,616
Frank's 401(k)	\$141,388	\$30,929	\$44,184	\$0	\$39,765	\$53,020	\$0	\$88,367	\$44,184	\$0	\$0	\$441,837
Individual Investment	\$156,368	\$63,849	\$15,426	\$0	\$5,635	\$11,026	\$110	\$0	\$950	\$0	\$103,252	\$356,616
Joanna's 403B	\$43,053	\$31,572	\$0	\$0	\$28,702	\$0	\$0	\$40,183	\$0	\$0	\$0	\$143,510
Joanna's Roth IRA (converted)	\$0	\$0	\$0	\$0	\$20,686	\$0	\$62,058	\$20,686	\$0	\$0	\$0	\$103,430
Whole Life Policy on Frank	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$35,500	\$0	\$35,500
Totals	\$497,177	\$190,199	\$75,036	\$25,000	\$100,423	\$75,072	\$62,168	\$149,236	\$45,134	\$35,500	\$132,564	\$1,387,509

Large Cap	Total	Mid Cap	Total	Small Cap	Total	Mun Bonds	Total
Large Growth	\$329,634	Mid Growth	\$9,958	Small Growth	\$44,184	Sht Trm Mun	\$20,686
Large Value	\$82,173	Mid Value	\$62,501	Small Value	\$16,226	Int Trm Mun	\$20,706
Large Blend	\$85,370	Mid Blend	\$117,740	Small Blend	\$14,626	Long Trm Mun	\$20,776
Total	\$497,177	Total	\$190,199	Total	\$75,036	Total	\$62,168

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Assets/ Disparity	Large Cap	Mid Cap	Small Cap	Balanced	International	Emerg Mkts	Mun Bonds	Inv Grd Bnd	Sht Trm Bnd	Unclassified	Cash	Total
All Assets	35.83%	13.71%	5.41%	1.80%	7.24%	5.41%	4.48%	10.76%	3.25%	2.56%	9.55%	100.00%

Assets/ Disparity	Large Cap			Mid Cap			Small Cap			Mun Bonds		
	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	Sht Trm Mun	Int Trm Mun	Long Trm Mun
All Assets	23.76%	5.92%	6.15%	0.72%	4.50%	8.49%	3.18%	1.17%	1.05%	1.49%	1.49%	1.50%

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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A Monte Carlo Analysis seeks to approximate actual investment market volatility by adding random investment returns to your financial plan. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

This Monte Carlo simulation uses randomly selected return and volatility data of market indexes and applies cash flow and tax calculations based on the facts and assumptions you have provided to produce a trial run. The market indexes are assigned to investment accounts and portfolios to represent component asset classes. In each trial run, a rate of return is generated for each asset class using the mean and standard deviation of the market index in the randomly chosen year. Up to 1000 trial runs are calculated resulting in a range of values that is further analyzed to produce a statistical probability for your planning strategies.

Carefully consider the high, low and average values in terms of how comfortable you would be with those results. Keep in mind it is impossible to predict future investment results and this analysis should be monitored over time.

Monte Carlo Assumptions

The following fixed growth rates were used in the simulation:

Asset	Pre-Retirement Rate	Post-Retirement Rate
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All other rates were varied statistically according to historical data.

Monte Carlo Definitions

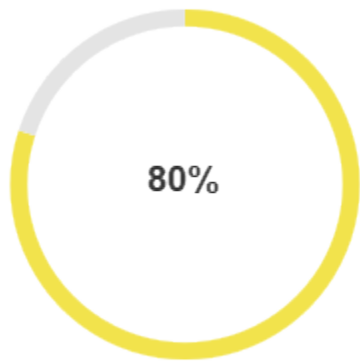
- **Mean:** Simple average, equal to the sum of all values divided by the number of values.
- **Maximum:** The largest value of the distribution.
- **97.5 Percentile:** The value of the distribution that 97.5% of the values fall below.
- **Median:** The middle value of a distribution, above and below which lies an equal number of values.
- **2.5 Percentile:** The value of the distribution that 2.5% of the values fall below.
- **Minimum:** The smallest value of the distribution.
- **Monte Carlo Simulation:** A statistical analysis model generally used to analyze the effect of varying inputs on the outputs of a model. The Monte Carlo simulation randomly applies values for uncertain variables over and over to simulate a model.
- **Standard Deviation:** A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: A portfolio with an average return of 10% and a standard deviation of 15% would return a result between -5% and +25% the majority of the time (68% probability or 1 standard deviation), almost all the time the return would be between -20% and +40% (95% probability or twice the standard deviation). If there were 0 standard deviation then the result would always be 10%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.
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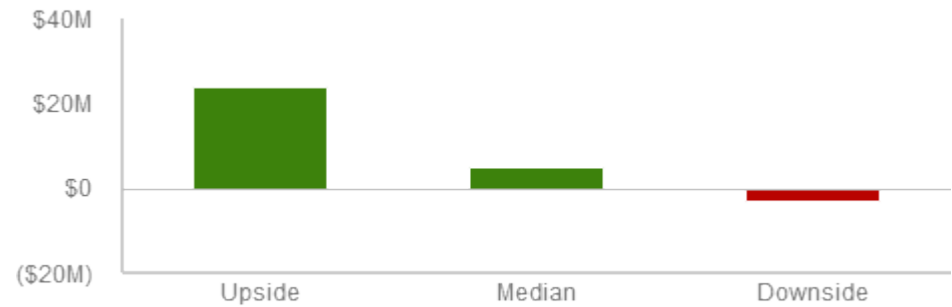
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Probability Of Success



High	82% - 100%
Medium	70% - 81%
Low	0% - 69%

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Upside	97.5%	\$24,013,824
Median	50.0%	\$5,170,234
Downside	2.5%	(\$3,036,812)

This Monte Carlo analysis illustrates the potential results of your financial plan using 1000 trial runs.

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A Monte Carlo Analysis seeks to approximate actual investment market volatility by adding random investment returns to your financial plan. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

This Monte Carlo simulation uses randomly selected return and volatility data of market indexes and applies cash flow and tax calculations based on the facts and assumptions you have provided to produce a trial run. The market indexes are assigned to investment accounts and portfolios to represent component asset classes. In each trial run, a rate of return is generated for each asset class using the mean and standard deviation of the market index in the randomly chosen year. Up to 1000 trial runs are calculated resulting in a range of values that is further analyzed to produce a statistical probability for your planning strategies.

Carefully consider the high, low and average values in terms of how comfortable you would be with those results. Keep in mind it is impossible to predict future investment results and this analysis should be monitored over time.

Monte Carlo Assumptions

The following fixed growth rates were used in the simulation:

Asset	Pre-Retirement Rate	Post-Retirement Rate
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All other rates were varied statistically according to historical data.

Monte Carlo Definitions

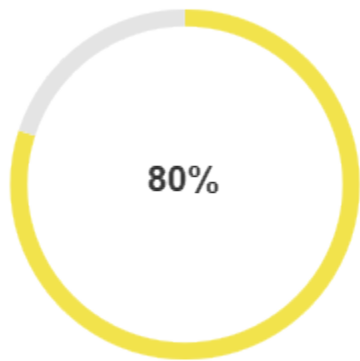
- **Mean:** Simple average, equal to the sum of all values divided by the number of values.
- **Maximum:** The largest value of the distribution.
- **97.5 Percentile:** The value of the distribution that 97.5% of the values fall below.
- **Median:** The middle value of a distribution, above and below which lies an equal number of values.
- **2.5 Percentile:** The value of the distribution that 2.5% of the values fall below.
- **Minimum:** The smallest value of the distribution.
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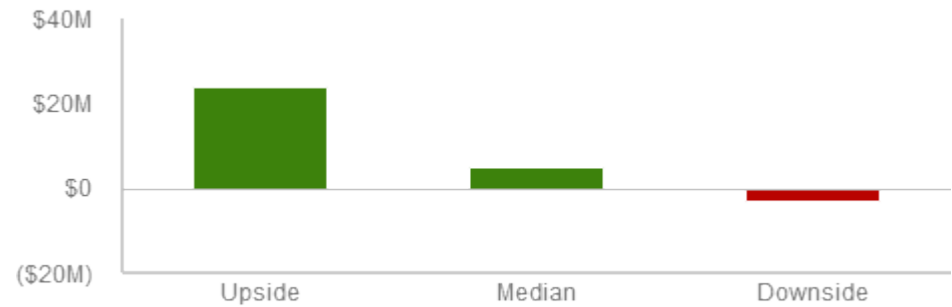
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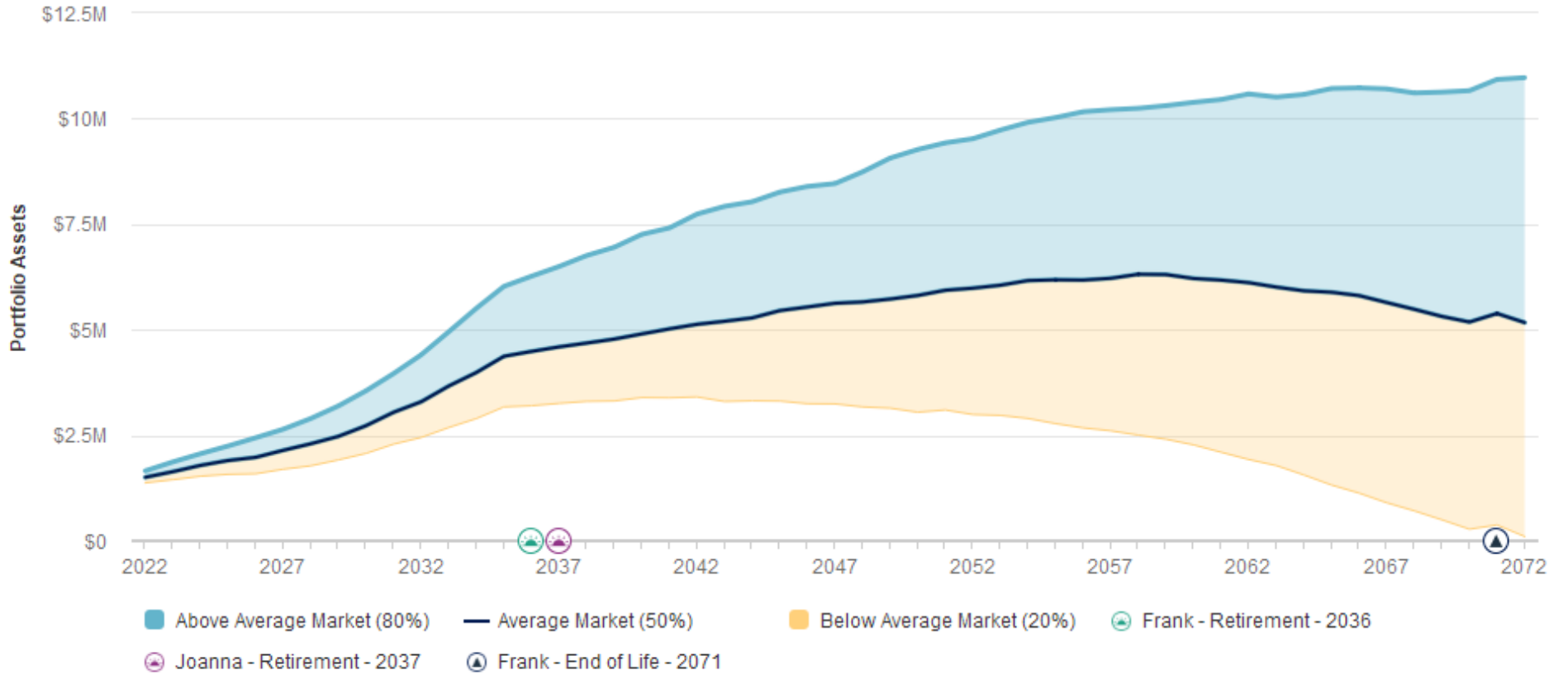


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Monte Carlo Asset Spread

Year	Age	Above Average Market (80%)	Average Market (50%)	Below Average Market (20%)
2022	51/50	\$1,658,273	\$1,504,626	\$1,371,407
2023	52/51	\$1,869,844	\$1,638,219	\$1,447,479
2024	53/52	\$2,063,730	\$1,786,947	\$1,530,724
2025	54/53	\$2,246,307	\$1,902,631	\$1,575,701
2026	55/54	\$2,441,442	\$1,977,049	\$1,588,881
2027	56/55	\$2,644,065	\$2,143,900	\$1,695,600
2028	57/56	\$2,897,681	\$2,299,195	\$1,777,481
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2032	61/60	\$4,405,891	\$3,293,444	\$2,447,631
2033	62/61	\$4,952,334	\$3,667,176	\$2,683,982
2034	63/62	\$5,507,647	\$3,986,848	\$2,895,637
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2038	67/66	\$6,757,741	\$4,684,380	\$3,303,822
2039	68/67	\$6,953,546	\$4,778,138	\$3,313,322
2040	69/68	\$7,259,431	\$4,900,687	\$3,393,669
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2042	71/70	\$7,739,265	\$5,127,817	\$3,407,255
2043	72/71	\$7,922,384	\$5,200,087	\$3,301,109

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2053	82/81	\$9,729,858	\$6,054,508	\$2,971,436
2054	83/82	\$9,912,053	\$6,165,320	\$2,897,717
2055	84/83	\$10,025,398	\$6,182,037	\$2,775,690
2056	85/84	\$10,163,973	\$6,176,524	\$2,674,606
2057	86/85	\$10,211,667	\$6,218,267	\$2,605,190
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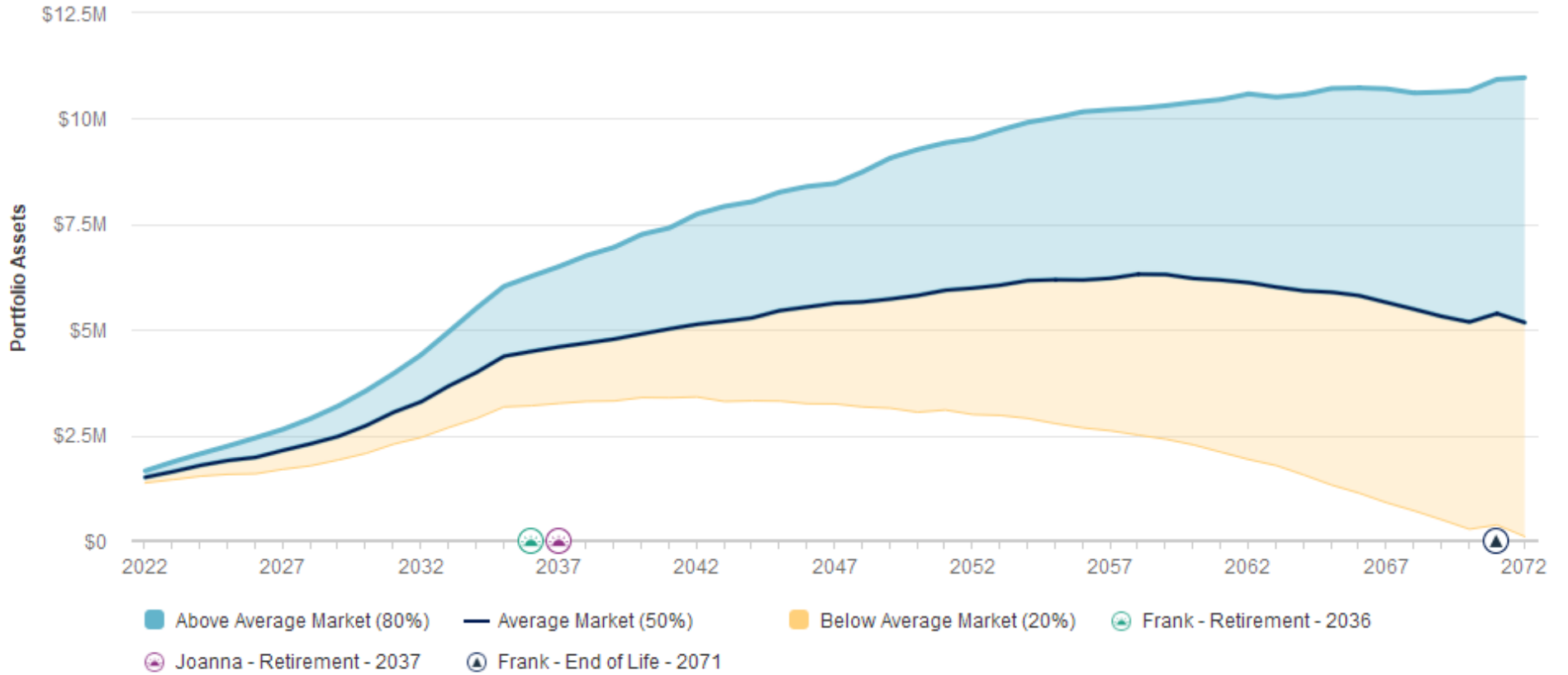
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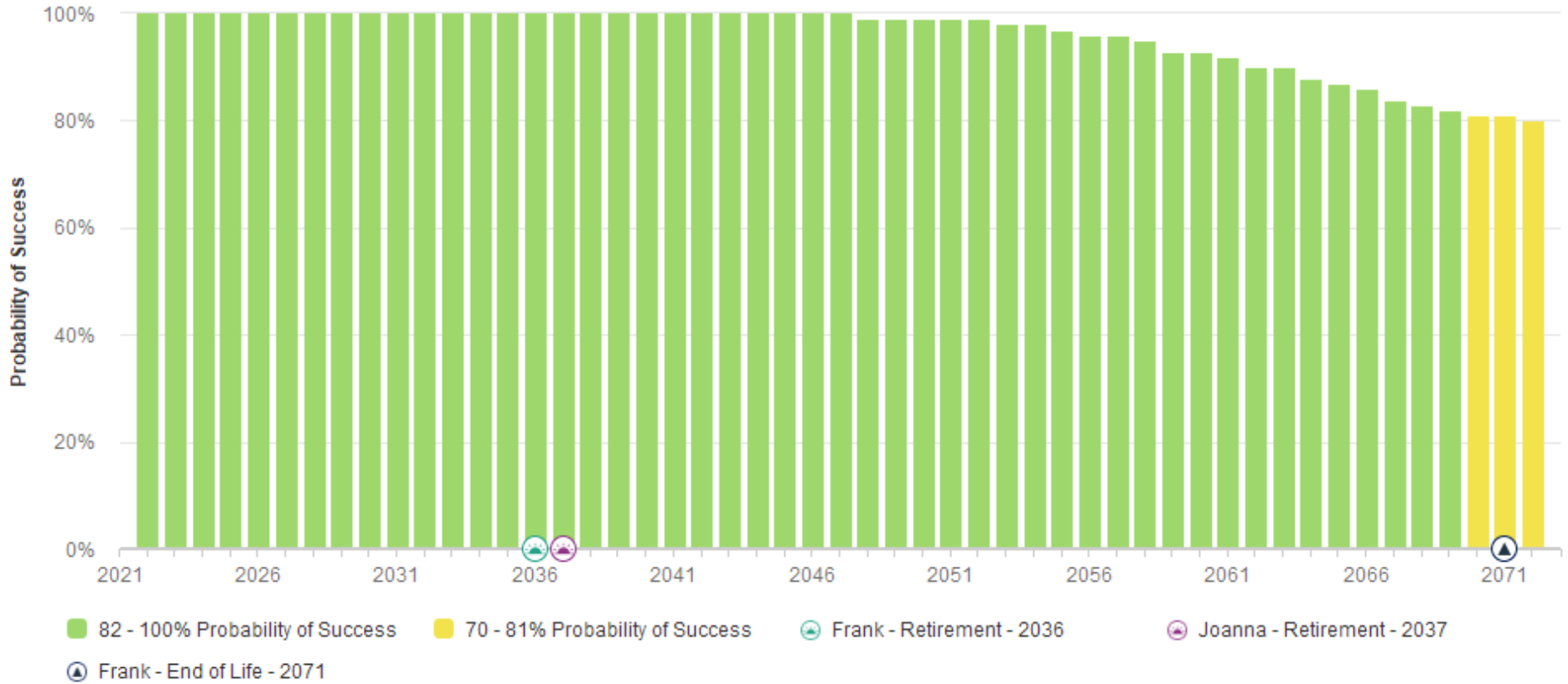
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Longevity Risk

Year	Age	Likelihood both clients are alive at this age	Likelihood one client is alive at this age	Probability of Success
2022	51/50	99+%	99+%	100%
2023	52/51	99+%	99+%	100%
2024	53/52	99%	99+%	100%
2025	54/53	99%	99+%	100%
2026	55/54	98%	99+%	100%
2027	56/55	98%	99+%	100%
2028	57/56	97%	99+%	100%
2029	58/57	97%	99+%	100%
2030	59/58	96%	99+%	100%
2031	60/59	95%	99+%	100%
2032	61/60	95%	99+%	100%
2033	62/61	94%	99+%	100%
2034	63/62	93%	99+%	100%
2035	64/63	92%	99+%	100%
 2036	65/64	91%	99+%	100%
 2037	66/65	90%	99+%	100%
2038	67/66	89%	99+%	100%
2039	68/67	88%	99+%	100%
2040	69/68	87%	99+%	100%
2041	70/69	86%	99+%	100%
2042	71/70	84%	99%	100%
2043	72/71	83%	99%	100%

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Year	Age	Likelihood both clients are alive at this age	Likelihood one client is alive at this age	Probability of Success
2044	73/72	81%	99%	100%
2045	74/73	79%	99%	100%
2046	75/74	77%	99%	100%
2047	76/75	75%	98%	100%
2048	77/76	72%	98%	99%
2049	78/77	70%	98%	99%
2050	79/78	67%	97%	99%
2051	80/79	65%	97%	99%
2052	81/80	62%	96%	99%
2053	82/81	59%	95%	98%
2054	83/82	55%	94%	98%
2055	84/83	52%	93%	97%
2056	85/84	49%	92%	96%
2057	86/85	46%	90%	96%
2058	87/86	42%	89%	95%
2059	88/87	39%	87%	93%
2060	89/88	35%	85%	93%
2061	90/89	31%	82%	92%
2062	91/90	28%	79%	90%
2063	92/91	24%	76%	90%
2064	93/92	21%	72%	88%
2065	94/93	18%	68%	87%
2066	95/94	15%	64%	86%

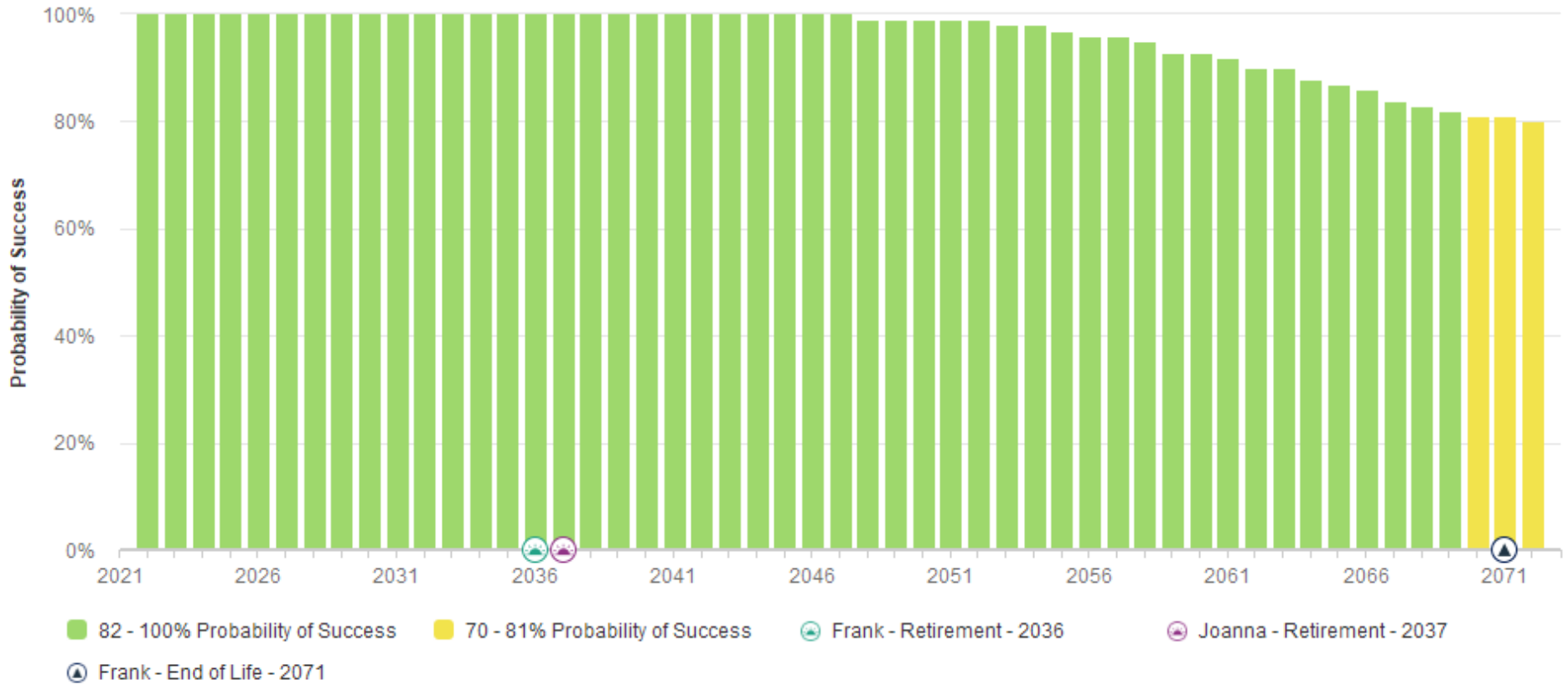
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Year	Age	Likelihood both clients are alive at this age	Likelihood one client is alive at this age	Probability of Success
2067	96/95	12%	60%	84%
2068	97/96	10%	56%	83%
2069	98/97	8%	51%	82%
2070	99/98	6%	46%	81%
 2071	100/99	4%	40%	81%
2072	—/100	3%	33%	80%

This Monte Carlo analysis illustrates the potential results of your financial plan using 1000 trial runs.



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Longevity Risk

Year	Age	Likelihood both clients are alive at this age	Likelihood one client is alive at this age	Probability of Success
2022	51/50	99+%	99+%	100%
2023	52/51	99+%	99+%	100%
2024	53/52	99%	99+%	100%
2025	54/53	99%	99+%	100%
2026	55/54	98%	99+%	100%
2027	56/55	98%	99+%	100%
2028	57/56	97%	99+%	100%
2029	58/57	97%	99+%	100%
2030	59/58	96%	99+%	100%
2031	60/59	95%	99+%	100%
2032	61/60	95%	99+%	100%
2033	62/61	94%	99+%	100%
2034	63/62	93%	99+%	100%
2035	64/63	92%	99+%	100%
 2036	65/64	91%	99+%	100%
 2037	66/65	90%	99+%	100%
2038	67/66	89%	99+%	100%
2039	68/67	88%	99+%	100%
2040	69/68	87%	99+%	100%
2041	70/69	86%	99+%	100%
2042	71/70	84%	99%	100%
2043	72/71	83%	99%	100%

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Year	Age	Likelihood both clients are alive at this age	Likelihood one client is alive at this age	Probability of Success
2044	73/72	81%	99%	100%
2045	74/73	79%	99%	100%
2046	75/74	77%	99%	100%
2047	76/75	75%	98%	100%
2048	77/76	72%	98%	99%
2049	78/77	70%	98%	99%
2050	79/78	67%	97%	99%
2051	80/79	65%	97%	99%
2052	81/80	62%	96%	99%
2053	82/81	59%	95%	98%
2054	83/82	55%	94%	98%
2055	84/83	52%	93%	97%
2056	85/84	49%	92%	96%
2057	86/85	46%	90%	96%
2058	87/86	42%	89%	95%
2059	88/87	39%	87%	93%
2060	89/88	35%	85%	93%
2061	90/89	31%	82%	92%
2062	91/90	28%	79%	90%
2063	92/91	24%	76%	90%
2064	93/92	21%	72%	88%
2065	94/93	18%	68%	87%
2066	95/94	15%	64%	86%

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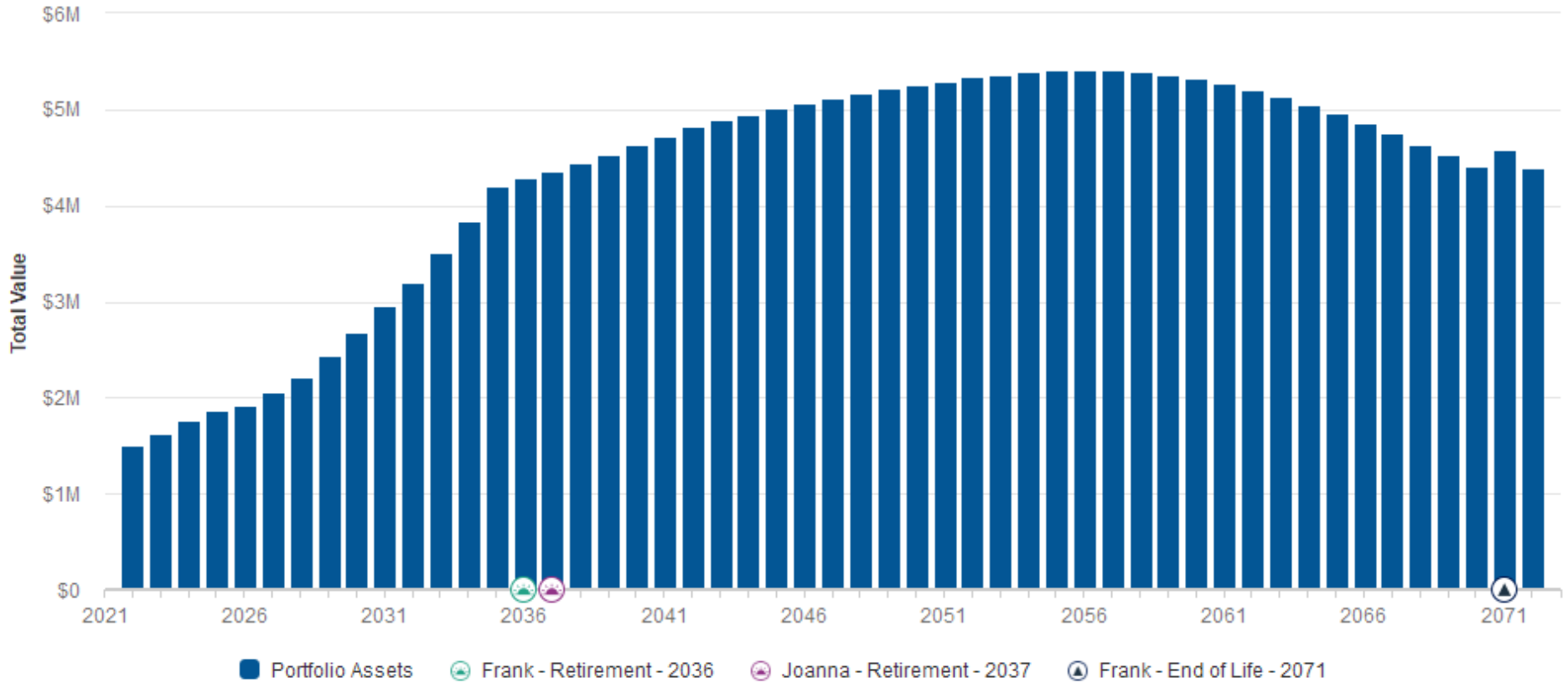
Year	Age	Likelihood both clients are alive at this age	Likelihood one client is alive at this age	Probability of Success
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2072	—/100	3%	33%	80%

This Monte Carlo analysis illustrates the potential results of your financial plan using 1000 trial runs.

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Lifetime Portfolio Value



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Cash Flow Details

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2022	51/50	\$350,000	\$0	\$5,000	\$0	\$355,000	\$324,500	\$30,500	\$355,000	\$0	\$1,503,865
2023	52/51	\$357,945	\$0	\$5,114	\$0	\$363,059	\$356,213	\$31,079	\$387,292	(\$24,233)	\$1,633,597
2024	53/52	\$366,071	\$0	\$0	\$0	\$366,071	\$378,591	\$32,161	\$410,752	(\$44,681)	\$1,761,582
2025	54/53	\$374,381	\$0	\$0	\$0	\$374,381	\$428,014	\$32,744	\$460,758	(\$86,377)	\$1,859,448
2026	55/54	\$382,879	\$0	\$0	\$0	\$382,879	\$474,798	\$33,329	\$508,127	(\$125,248)	\$1,927,897
2027	56/55	\$391,571	\$0	\$0	\$0	\$391,571	\$420,943	\$34,416	\$455,359	(\$63,788)	\$2,065,699
2028	57/56	\$400,460	\$0	\$0	\$0	\$400,460	\$432,314	\$35,005	\$467,319	(\$66,859)	\$2,213,143
2029	58/57	\$409,551	\$0	\$0	\$0	\$409,551	\$373,955	\$35,596	\$409,551	\$0	\$2,439,412
2030	59/58	\$418,848	\$0	\$0	\$0	\$418,848	\$382,159	\$36,689	\$418,848	\$0	\$2,685,716
2031	60/59	\$428,356	\$0	\$0	\$0	\$428,356	\$391,072	\$37,284	\$428,356	\$0	\$2,953,237
2032	61/60	\$438,080	\$0	\$0	\$0	\$438,080	\$453,045	\$37,881	\$490,926	(\$52,846)	\$3,190,916
2033	62/61	\$448,025	\$0	\$0	\$0	\$448,025	\$408,545	\$39,480	\$448,025	\$0	\$3,502,101
2034	63/62	\$458,195	\$0	\$0	\$0	\$458,195	\$418,113	\$40,082	\$458,195	\$0	\$3,839,882
2035	64/63	\$468,596	\$0	\$0	\$0	\$468,596	\$427,410	\$41,186	\$468,596	\$0	\$4,206,995
 2036	65/64	\$96,872	\$0	\$0	\$0	\$96,872	\$227,645	\$4,792	\$232,437	(\$135,565)	\$4,288,203
 2037	66/65	\$81,112	\$0	\$0	\$0	\$81,112	\$219,491	\$0	\$219,491	(\$138,379)	\$4,364,149
2038	67/66	\$89,534	\$0	\$0	\$0	\$89,534	\$222,663	\$0	\$222,663	(\$133,129)	\$4,449,134
2039	68/67	\$91,567	\$0	\$0	\$0	\$91,567	\$226,148	\$0	\$226,148	(\$134,581)	\$4,536,909
2040	69/68	\$93,646	\$0	\$0	\$0	\$93,646	\$230,165	\$0	\$230,165	(\$136,519)	\$4,627,129
2041	70/69	\$95,771	\$0	\$0	\$0	\$95,771	\$234,366	\$0	\$234,366	(\$138,595)	\$4,719,777
2042	71/70	\$97,945	\$0	\$0	\$0	\$97,945	\$234,545	\$0	\$234,545	(\$136,600)	\$4,819,047

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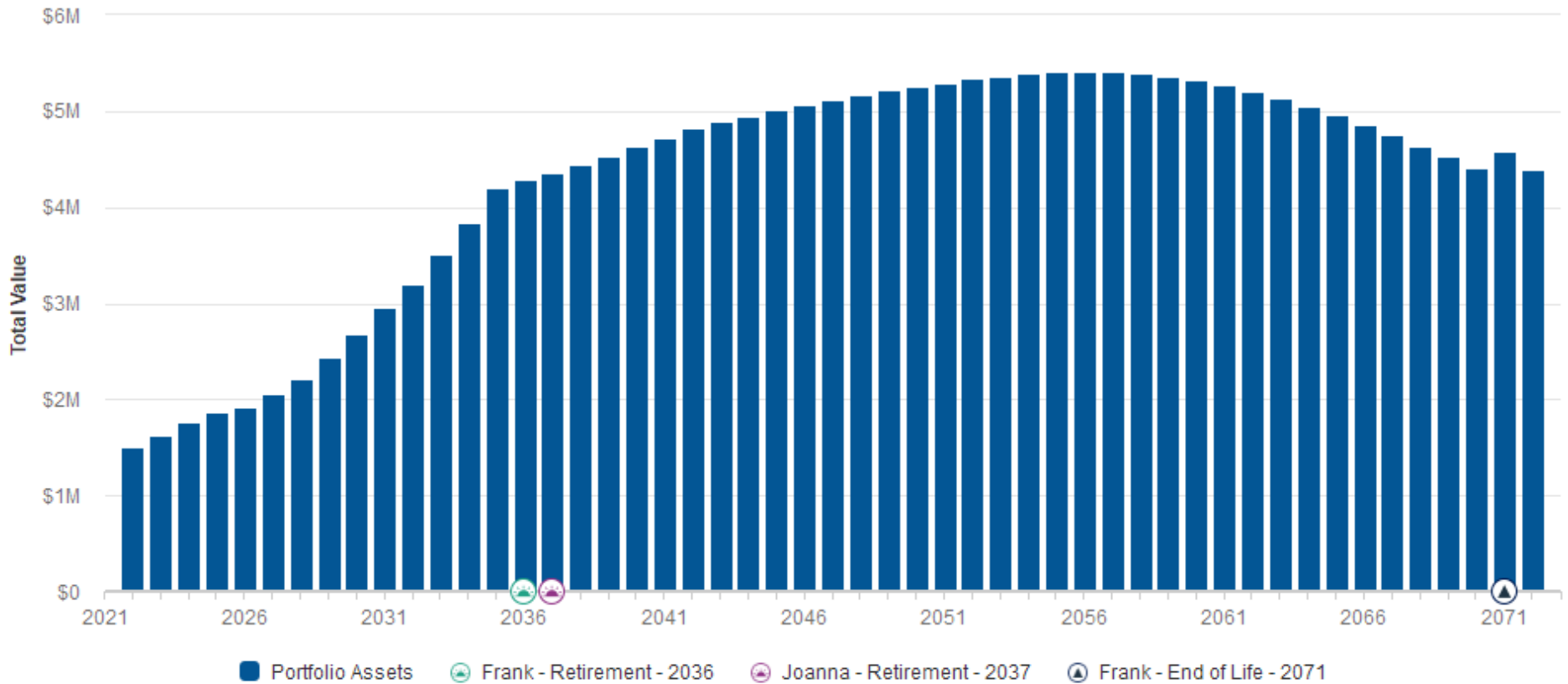
Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2043	72/71	\$100,169	\$0	\$117,691	\$0	\$217,860	\$271,392	\$0	\$271,392	(\$53,532)	\$4,888,652
2044	73/72	\$102,444	\$0	\$153,958	\$0	\$256,402	\$286,599	\$0	\$286,599	(\$30,197)	\$4,948,790
2045	74/73	\$104,770	\$0	\$161,883	\$0	\$266,653	\$294,138	\$0	\$294,138	(\$27,485)	\$5,006,703
2046	75/74	\$107,148	\$0	\$169,800	\$0	\$276,948	\$301,571	\$0	\$301,571	(\$24,623)	\$5,062,438
2047	76/75	\$109,580	\$0	\$177,951	\$0	\$287,531	\$309,213	\$0	\$309,213	(\$21,682)	\$5,115,727
2048	77/76	\$112,067	\$0	\$185,825	\$0	\$297,892	\$316,906	\$0	\$316,906	(\$19,014)	\$5,166,452
2049	78/77	\$114,611	\$0	\$194,544	\$0	\$309,155	\$325,033	\$0	\$325,033	(\$15,878)	\$5,214,107
2050	79/78	\$117,213	\$0	\$203,829	\$0	\$321,042	\$333,473	\$0	\$333,473	(\$12,431)	\$5,258,280
2051	80/79	\$119,874	\$0	\$213,535	\$0	\$333,409	\$342,224	\$0	\$342,224	(\$8,815)	\$5,298,542
2052	81/80	\$122,595	\$0	\$222,751	\$0	\$345,346	\$350,989	\$0	\$350,989	(\$5,643)	\$5,334,743
2053	82/81	\$125,377	\$0	\$233,061	\$0	\$358,438	\$360,495	\$0	\$360,495	(\$2,057)	\$5,365,998
2054	83/82	\$128,223	\$0	\$242,962	\$0	\$371,185	\$371,185	\$0	\$371,185	\$0	\$5,390,936
2055	84/83	\$131,134	\$0	\$254,112	\$0	\$385,246	\$385,246	\$0	\$385,246	\$0	\$5,405,934
2056	85/84	\$134,111	\$0	\$264,697	\$0	\$398,808	\$398,808	\$0	\$398,808	\$0	\$5,411,055
2057	86/85	\$137,155	\$0	\$275,257	\$0	\$412,412	\$412,412	\$0	\$412,412	\$0	\$5,405,825
2058	87/86	\$140,268	\$0	\$286,080	\$0	\$426,348	\$426,348	\$0	\$426,348	\$0	\$5,389,461
2059	88/87	\$143,451	\$0	\$295,412	\$0	\$438,863	\$438,863	\$0	\$438,863	\$0	\$5,362,890
2060	89/88	\$146,707	\$0	\$306,199	\$0	\$452,906	\$452,906	\$0	\$452,906	\$0	\$5,324,146
2061	90/89	\$150,037	\$0	\$315,527	\$0	\$465,564	\$465,564	\$0	\$465,564	\$0	\$5,274,072
2062	91/90	\$153,443	\$0	\$324,217	\$0	\$477,660	\$477,660	\$0	\$477,660	\$0	\$5,212,736
2063	92/91	\$156,926	\$0	\$332,674	\$0	\$489,600	\$489,600	\$0	\$489,600	\$0	\$5,139,804
2064	93/92	\$160,488	\$0	\$340,800	\$0	\$501,288	\$501,288	\$0	\$501,288	\$0	\$5,055,022
2065	94/93	\$164,131	\$0	\$345,552	\$0	\$509,683	\$509,683	\$0	\$509,683	\$0	\$4,961,166

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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
2066	95/94	\$167,857	\$0	\$348,760	\$0	\$516,617	\$516,617	\$0	\$516,617	\$0	\$4,859,322
2067	96/95	\$171,667	\$0	\$347,658	\$0	\$519,325	\$519,325	\$0	\$519,325	\$0	\$4,753,398
2068	97/96	\$175,564	\$0	\$348,005	\$0	\$523,569	\$523,569	\$0	\$523,569	\$0	\$4,641,738
2069	98/97	\$179,549	\$0	\$344,135	\$0	\$523,684	\$523,684	\$0	\$523,684	\$0	\$4,528,268
2070	99/98	\$183,625	\$0	\$337,757	\$0	\$521,382	\$525,272	\$0	\$525,272	(\$3,890)	\$4,411,515
 2071	100/99	\$187,792	\$0	\$325,614	\$500,000	\$1,013,406	\$530,745	\$0	\$530,745	\$482,661	\$4,576,099
2072	—/100	\$135,590	\$0	\$295,671	\$0	\$431,261	\$542,798	\$0	\$542,798	(\$111,537)	\$4,397,868



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2023	52/51	\$357,945	\$0	\$5,114	\$0	\$363,059	\$356,213	\$31,079	\$387,292	(\$24,233)	\$1,633,597
2024	53/52	\$366,071	\$0	\$0	\$0	\$366,071	\$378,591	\$32,161	\$410,752	(\$44,681)	\$1,761,582
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2038	67/66	\$89,534	\$0	\$0	\$0	\$89,534	\$222,663	\$0	\$222,663	(\$133,129)	\$4,449,134
2039	68/67	\$91,567	\$0	\$0	\$0	\$91,567	\$226,148	\$0	\$226,148	(\$134,581)	\$4,536,909
2040	69/68	\$93,646	\$0	\$0	\$0	\$93,646	\$230,165	\$0	\$230,165	(\$136,519)	\$4,627,129
2041	70/69	\$95,771	\$0	\$0	\$0	\$95,771	\$234,366	\$0	\$234,366	(\$138,595)	\$4,719,777
2042	71/70	\$97,945	\$0	\$0	\$0	\$97,945	\$234,545	\$0	\$234,545	(\$136,600)	\$4,819,047

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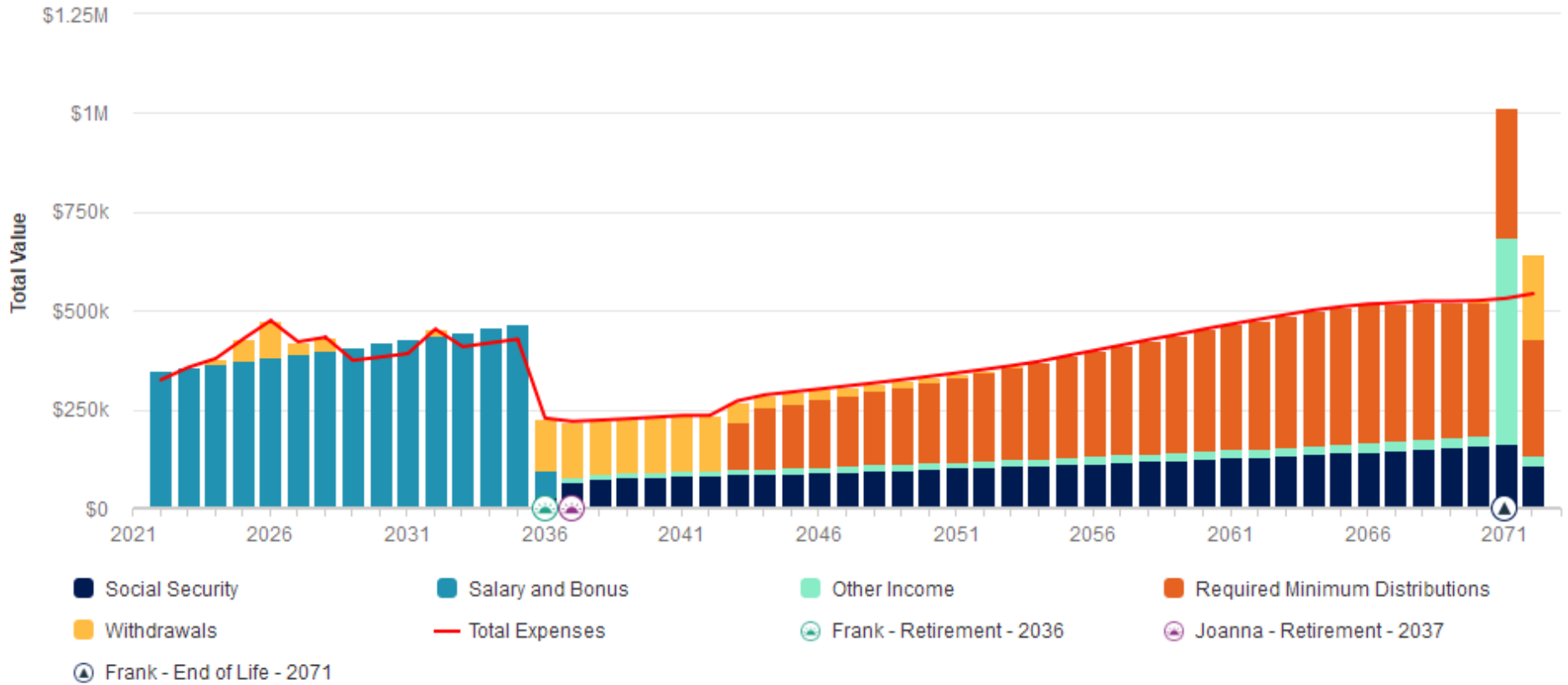
Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2043	72/71	\$100,169	\$0	\$117,691	\$0	\$217,860	\$271,392	\$0	\$271,392	(\$53,532)	\$4,888,652
2044	73/72	\$102,444	\$0	\$153,958	\$0	\$256,402	\$286,599	\$0	\$286,599	(\$30,197)	\$4,948,790
2045	74/73	\$104,770	\$0	\$161,883	\$0	\$266,653	\$294,138	\$0	\$294,138	(\$27,485)	\$5,006,703
2046	75/74	\$107,148	\$0	\$169,800	\$0	\$276,948	\$301,571	\$0	\$301,571	(\$24,623)	\$5,062,438
2047	76/75	\$109,580	\$0	\$177,951	\$0	\$287,531	\$309,213	\$0	\$309,213	(\$21,682)	\$5,115,727
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2049	78/77	\$114,611	\$0	\$194,544	\$0	\$309,155	\$325,033	\$0	\$325,033	(\$15,878)	\$5,214,107
2050	79/78	\$117,213	\$0	\$203,829	\$0	\$321,042	\$333,473	\$0	\$333,473	(\$12,431)	\$5,258,280
2051	80/79	\$119,874	\$0	\$213,535	\$0	\$333,409	\$342,224	\$0	\$342,224	(\$8,815)	\$5,298,542
2052	81/80	\$122,595	\$0	\$222,751	\$0	\$345,346	\$350,989	\$0	\$350,989	(\$5,643)	\$5,334,743
2053	82/81	\$125,377	\$0	\$233,061	\$0	\$358,438	\$360,495	\$0	\$360,495	(\$2,057)	\$5,365,998
2054	83/82	\$128,223	\$0	\$242,962	\$0	\$371,185	\$371,185	\$0	\$371,185	\$0	\$5,390,936
2055	84/83	\$131,134	\$0	\$254,112	\$0	\$385,246	\$385,246	\$0	\$385,246	\$0	\$5,405,934
2056	85/84	\$134,111	\$0	\$264,697	\$0	\$398,808	\$398,808	\$0	\$398,808	\$0	\$5,411,055
2057	86/85	\$137,155	\$0	\$275,257	\$0	\$412,412	\$412,412	\$0	\$412,412	\$0	\$5,405,825
2058	87/86	\$140,268	\$0	\$286,080	\$0	\$426,348	\$426,348	\$0	\$426,348	\$0	\$5,389,461
2059	88/87	\$143,451	\$0	\$295,412	\$0	\$438,863	\$438,863	\$0	\$438,863	\$0	\$5,362,890
2060	89/88	\$146,707	\$0	\$306,199	\$0	\$452,906	\$452,906	\$0	\$452,906	\$0	\$5,324,146
2061	90/89	\$150,037	\$0	\$315,527	\$0	\$465,564	\$465,564	\$0	\$465,564	\$0	\$5,274,072
2062	91/90	\$153,443	\$0	\$324,217	\$0	\$477,660	\$477,660	\$0	\$477,660	\$0	\$5,212,736
2063	92/91	\$156,926	\$0	\$332,674	\$0	\$489,600	\$489,600	\$0	\$489,600	\$0	\$5,139,804
2064	93/92	\$160,488	\$0	\$340,800	\$0	\$501,288	\$501,288	\$0	\$501,288	\$0	\$5,055,022
2065	94/93	\$164,131	\$0	\$345,552	\$0	\$509,683	\$509,683	\$0	\$509,683	\$0	\$4,961,166

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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
2066	95/94	\$167,857	\$0	\$348,760	\$0	\$516,617	\$516,617	\$0	\$516,617	\$0	\$4,859,322
2067	96/95	\$171,667	\$0	\$347,658	\$0	\$519,325	\$519,325	\$0	\$519,325	\$0	\$4,753,398
2068	97/96	\$175,564	\$0	\$348,005	\$0	\$523,569	\$523,569	\$0	\$523,569	\$0	\$4,641,738
2069	98/97	\$179,549	\$0	\$344,135	\$0	\$523,684	\$523,684	\$0	\$523,684	\$0	\$4,528,268
2070	99/98	\$183,625	\$0	\$337,757	\$0	\$521,382	\$525,272	\$0	\$525,272	(\$3,890)	\$4,411,515
 2071	100/99	\$187,792	\$0	\$325,614	\$500,000	\$1,013,406	\$530,745	\$0	\$530,745	\$482,661	\$4,576,099
2072	—/100	\$135,590	\$0	\$295,671	\$0	\$431,261	\$542,798	\$0	\$542,798	(\$111,537)	\$4,397,868

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Cash Flow Overview | Base Facts (Only Show Future Values)



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Cash Flow Overview

Year	Age	Total Expenses	Social Security	Salary/Bonus	Other Income	Required Minimum Distributions	Withdrawals	Net Savings	Total Withdrawals Spent	Total Portfolio Assets
2022	51/50	\$324,500	\$0	\$350,000	\$0	\$0	\$0	\$25,500	\$0	\$1,503,865
2023	52/51	\$356,213	\$0	\$357,945	\$0	\$0	\$0	\$1,732	\$0	\$1,633,597
2024	53/52	\$378,591	\$0	\$366,071	\$0	\$0	\$12,520	\$0	\$12,520	\$1,761,582
2025	54/53	\$428,014	\$0	\$374,381	\$0	\$0	\$53,633	\$0	\$53,633	\$1,859,448
2026	55/54	\$474,798	\$0	\$382,879	\$0	\$0	\$91,919	\$0	\$91,919	\$1,927,897
2027	56/55	\$420,943	\$0	\$391,571	\$0	\$0	\$29,372	\$0	\$29,372	\$2,065,699
2028	57/56	\$432,314	\$0	\$400,460	\$0	\$0	\$31,854	\$0	\$31,854	\$2,213,143
2029	58/57	\$373,955	\$0	\$409,551	\$0	\$0	\$0	\$35,596	\$0	\$2,439,412
2030	59/58	\$382,159	\$0	\$418,848	\$0	\$0	\$0	\$36,689	\$0	\$2,685,716
2031	60/59	\$391,072	\$0	\$428,356	\$0	\$0	\$0	\$37,284	\$0	\$2,953,237
2032	61/60	\$453,045	\$0	\$438,080	\$0	\$0	\$14,965	\$0	\$14,965	\$3,190,916
2033	62/61	\$408,545	\$0	\$448,025	\$0	\$0	\$0	\$39,480	\$0	\$3,502,101
2034	63/62	\$418,113	\$0	\$458,195	\$0	\$0	\$0	\$40,082	\$0	\$3,839,882
2035	64/63	\$427,410	\$0	\$468,596	\$0	\$0	\$0	\$41,186	\$0	\$4,206,995
 2036	65/64	\$227,645	\$28,409	\$68,463	\$0	\$0	\$130,773	\$0	\$130,773	\$4,288,203
 2037	66/65	\$219,491	\$69,112	\$0	\$12,000	\$0	\$138,379	\$0	\$138,379	\$4,364,149
2038	67/66	\$222,663	\$77,262	\$0	\$12,272	\$0	\$133,129	\$0	\$133,129	\$4,449,134
2039	68/67	\$226,148	\$79,016	\$0	\$12,551	\$0	\$134,581	\$0	\$134,581	\$4,536,909
2040	69/68	\$230,165	\$80,810	\$0	\$12,836	\$0	\$136,519	\$0	\$136,519	\$4,627,129
2041	70/69	\$234,366	\$82,644	\$0	\$13,127	\$0	\$138,595	\$0	\$138,595	\$4,719,777
2042	71/70	\$234,545	\$84,520	\$0	\$13,425	\$0	\$136,600	\$0	\$136,600	\$4,819,047

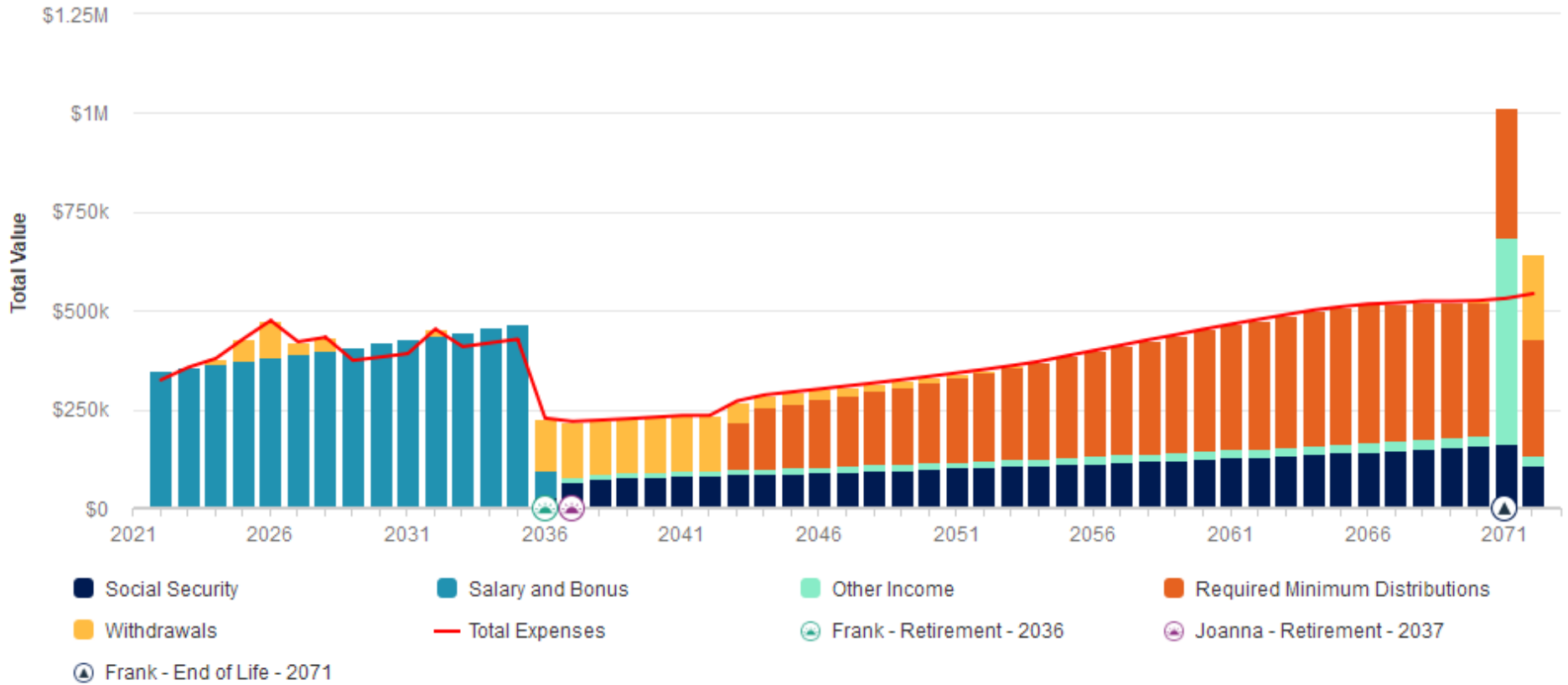
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Year	Age	Total Expenses	Social Security	Salary/Bonus	Other Income	Required Minimum Distributions	Withdrawals	Net Savings	Total Withdrawals Spent	Total Portfolio Assets
2043	72/71	\$271,392	\$86,439	\$0	\$13,730	\$117,691	\$53,532	\$0	\$171,223	\$4,888,652
2044	73/72	\$286,599	\$88,402	\$0	\$14,042	\$153,958	\$30,197	\$0	\$184,155	\$4,948,790
2045	74/73	\$294,138	\$90,409	\$0	\$14,361	\$161,883	\$27,485	\$0	\$189,368	\$5,006,703
2046	75/74	\$301,571	\$92,461	\$0	\$14,687	\$169,800	\$24,623	\$0	\$194,423	\$5,062,438
2047	76/75	\$309,213	\$94,560	\$0	\$15,020	\$177,951	\$21,682	\$0	\$199,633	\$5,115,727
2048	77/76	\$316,906	\$96,706	\$0	\$15,361	\$185,825	\$19,014	\$0	\$204,839	\$5,166,452
2049	78/77	\$325,033	\$98,901	\$0	\$15,710	\$194,544	\$15,878	\$0	\$210,422	\$5,214,107
2050	79/78	\$333,473	\$101,146	\$0	\$16,067	\$203,829	\$12,431	\$0	\$216,260	\$5,258,280
2051	80/79	\$342,224	\$103,442	\$0	\$16,432	\$213,535	\$8,815	\$0	\$222,350	\$5,298,542
2052	81/80	\$350,989	\$105,790	\$0	\$16,805	\$222,751	\$5,643	\$0	\$228,394	\$5,334,743
2053	82/81	\$360,495	\$108,191	\$0	\$17,186	\$233,061	\$2,057	\$0	\$235,118	\$5,365,998
2054	83/82	\$371,185	\$110,647	\$0	\$17,576	\$242,962	\$0	\$0	\$242,962	\$5,390,936
2055	84/83	\$385,246	\$113,159	\$0	\$17,975	\$254,112	\$0	\$0	\$254,112	\$5,405,934
2056	85/84	\$398,808	\$115,728	\$0	\$18,383	\$264,697	\$0	\$0	\$264,697	\$5,411,055
2057	86/85	\$412,412	\$118,355	\$0	\$18,800	\$275,257	\$0	\$0	\$275,257	\$5,405,825
2058	87/86	\$426,348	\$121,041	\$0	\$19,227	\$286,080	\$0	\$0	\$286,080	\$5,389,461
2059	88/87	\$438,863	\$123,788	\$0	\$19,663	\$295,412	\$0	\$0	\$295,412	\$5,362,890
2060	89/88	\$452,906	\$126,598	\$0	\$20,109	\$306,199	\$0	\$0	\$306,199	\$5,324,146
2061	90/89	\$465,564	\$129,472	\$0	\$20,565	\$315,527	\$0	\$0	\$315,527	\$5,274,072
2062	91/90	\$477,660	\$132,411	\$0	\$21,032	\$324,217	\$0	\$0	\$324,217	\$5,212,736
2063	92/91	\$489,600	\$135,417	\$0	\$21,509	\$332,674	\$0	\$0	\$332,674	\$5,139,804
2064	93/92	\$501,288	\$138,491	\$0	\$21,997	\$340,800	\$0	\$0	\$340,800	\$5,055,022
2065	94/93	\$509,683	\$141,635	\$0	\$22,496	\$345,552	\$0	\$0	\$345,552	\$4,961,166

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Year	Age	Total Expenses	Social Security	Salary/Bonus	Other Income	Required Minimum Distributions	Withdrawals	Net Savings	Total Withdrawals Spent	Total Portfolio Assets
2066	95/94	\$516,617	\$144,850	\$0	\$23,007	\$348,760	\$0	\$0	\$348,760	\$4,859,322
2067	96/95	\$519,325	\$148,138	\$0	\$23,529	\$347,658	\$0	\$0	\$347,658	\$4,753,398
2068	97/96	\$523,569	\$151,501	\$0	\$24,063	\$348,005	\$0	\$0	\$348,005	\$4,641,738
2069	98/97	\$523,684	\$154,940	\$0	\$24,609	\$344,135	\$0	\$0	\$344,135	\$4,528,268
2070	99/98	\$525,272	\$158,457	\$0	\$25,168	\$337,757	\$3,890	\$0	\$341,647	\$4,411,515
 2071	100/99	\$530,745	\$162,053	\$0	\$525,739	\$325,614	\$0	\$482,661	\$0	\$4,576,099
2072	—/100	\$542,798	\$109,267	\$0	\$26,323	\$295,671	\$213,901	\$102,364	\$407,208	\$4,397,868

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Cash Flow Overview

Year	Age	Total Expenses	Social Security	Salary/ Bonus	Other Income	Required Minimum Distributions	Withdrawals	Net Savings	Total Withdrawals Spent	Total Portfolio Assets
2022	51/50	\$324,500	\$0	\$350,000	\$0	\$0	\$0	\$25,500	\$0	\$1,503,865
2023	52/51	\$356,213	\$0	\$357,945	\$0	\$0	\$0	\$1,732	\$0	\$1,633,597
2024	53/52	\$378,591	\$0	\$366,071	\$0	\$0	\$12,520	\$0	\$12,520	\$1,761,582
2025	54/53	\$428,014	\$0	\$374,381	\$0	\$0	\$53,633	\$0	\$53,633	\$1,859,448
2026	55/54	\$474,798	\$0	\$382,879	\$0	\$0	\$91,919	\$0	\$91,919	\$1,927,897
2027	56/55	\$420,943	\$0	\$391,571	\$0	\$0	\$29,372	\$0	\$29,372	\$2,065,699
2028	57/56	\$432,314	\$0	\$400,460	\$0	\$0	\$31,854	\$0	\$31,854	\$2,213,143
2029	58/57	\$373,955	\$0	\$409,551	\$0	\$0	\$0	\$35,596	\$0	\$2,439,412
2030	59/58	\$382,159	\$0	\$418,848	\$0	\$0	\$0	\$36,689	\$0	\$2,685,716
2031	60/59	\$391,072	\$0	\$428,356	\$0	\$0	\$0	\$37,284	\$0	\$2,953,237
2032	61/60	\$453,045	\$0	\$438,080	\$0	\$0	\$14,965	\$0	\$14,965	\$3,190,916
2033	62/61	\$408,545	\$0	\$448,025	\$0	\$0	\$0	\$39,480	\$0	\$3,502,101
2034	63/62	\$418,113	\$0	\$458,195	\$0	\$0	\$0	\$40,082	\$0	\$3,839,882
2035	64/63	\$427,410	\$0	\$468,596	\$0	\$0	\$0	\$41,186	\$0	\$4,206,995
 2036	65/64	\$227,645	\$28,409	\$68,463	\$0	\$0	\$130,773	\$0	\$130,773	\$4,288,203
 2037	66/65	\$219,491	\$69,112	\$0	\$12,000	\$0	\$138,379	\$0	\$138,379	\$4,364,149
2038	67/66	\$222,663	\$77,262	\$0	\$12,272	\$0	\$133,129	\$0	\$133,129	\$4,449,134
2039	68/67	\$226,148	\$79,016	\$0	\$12,551	\$0	\$134,581	\$0	\$134,581	\$4,536,909
2040	69/68	\$230,165	\$80,810	\$0	\$12,836	\$0	\$136,519	\$0	\$136,519	\$4,627,129
2041	70/69	\$234,366	\$82,644	\$0	\$13,127	\$0	\$138,595	\$0	\$138,595	\$4,719,777
2042	71/70	\$234,545	\$84,520	\$0	\$13,425	\$0	\$136,600	\$0	\$136,600	\$4,819,047

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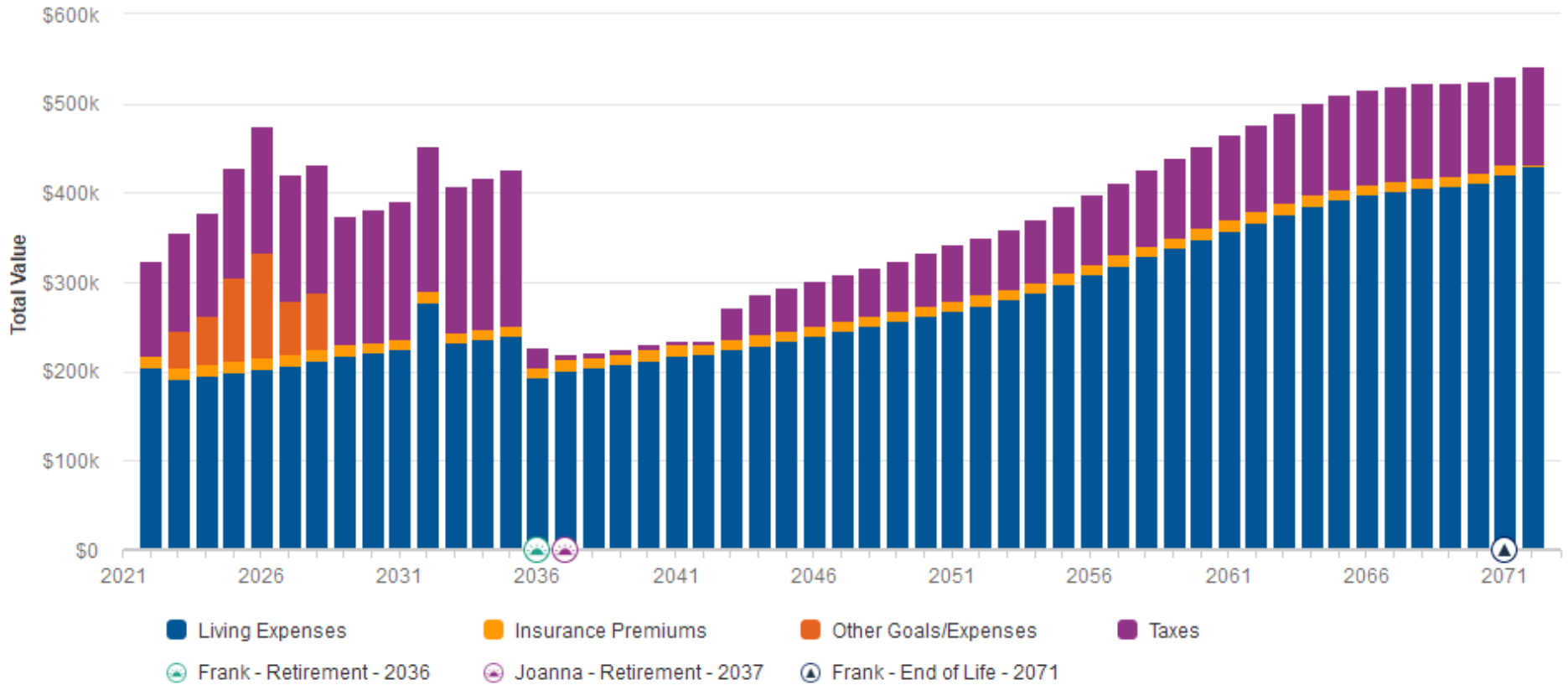
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2044	73/72	\$286,599	\$88,402	\$0	\$14,042	\$153,958	\$30,197	\$0	\$184,155	\$4,948,790
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2046	75/74	\$301,571	\$92,461	\$0	\$14,687	\$169,800	\$24,623	\$0	\$194,423	\$5,062,438
2047	76/75	\$309,213	\$94,560	\$0	\$15,020	\$177,951	\$21,682	\$0	\$199,633	\$5,115,727
2048	77/76	\$316,906	\$96,706	\$0	\$15,361	\$185,825	\$19,014	\$0	\$204,839	\$5,166,452
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2051	80/79	\$342,224	\$103,442	\$0	\$16,432	\$213,535	\$8,815	\$0	\$222,350	\$5,298,542
2052	81/80	\$350,989	\$105,790	\$0	\$16,805	\$222,751	\$5,643	\$0	\$228,394	\$5,334,743
2053	82/81	\$360,495	\$108,191	\$0	\$17,186	\$233,061	\$2,057	\$0	\$235,118	\$5,365,998
2054	83/82	\$371,185	\$110,647	\$0	\$17,576	\$242,962	\$0	\$0	\$242,962	\$5,390,936
2055	84/83	\$385,246	\$113,159	\$0	\$17,975	\$254,112	\$0	\$0	\$254,112	\$5,405,934
2056	85/84	\$398,808	\$115,728	\$0	\$18,383	\$264,697	\$0	\$0	\$264,697	\$5,411,055
2057	86/85	\$412,412	\$118,355	\$0	\$18,800	\$275,257	\$0	\$0	\$275,257	\$5,405,825
2058	87/86	\$426,348	\$121,041	\$0	\$19,227	\$286,080	\$0	\$0	\$286,080	\$5,389,461
2059	88/87	\$438,863	\$123,788	\$0	\$19,663	\$295,412	\$0	\$0	\$295,412	\$5,362,890
2060	89/88	\$452,906	\$126,598	\$0	\$20,109	\$306,199	\$0	\$0	\$306,199	\$5,324,146
2061	90/89	\$465,564	\$129,472	\$0	\$20,565	\$315,527	\$0	\$0	\$315,527	\$5,274,072
2062	91/90	\$477,660	\$132,411	\$0	\$21,032	\$324,217	\$0	\$0	\$324,217	\$5,212,736
2063	92/91	\$489,600	\$135,417	\$0	\$21,509	\$332,674	\$0	\$0	\$332,674	\$5,139,804
2064	93/92	\$501,288	\$138,491	\$0	\$21,997	\$340,800	\$0	\$0	\$340,800	\$5,055,022
2065	94/93	\$509,683	\$141,635	\$0	\$22,496	\$345,552	\$0	\$0	\$345,552	\$4,961,166

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2067	96/95	\$519,325	\$148,138	\$0	\$23,529	\$347,658	\$0	\$0	\$347,658	\$4,753,398
2068	97/96	\$523,569	\$151,501	\$0	\$24,063	\$348,005	\$0	\$0	\$348,005	\$4,641,738
2069	98/97	\$523,684	\$154,940	\$0	\$24,609	\$344,135	\$0	\$0	\$344,135	\$4,528,268
2070	99/98	\$525,272	\$158,457	\$0	\$25,168	\$337,757	\$3,890	\$0	\$341,647	\$4,411,515
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Cash Flow Expenses | Base Facts (Only Show Future Values)



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Cash Flow Expenses

Year	Age	Living Expenses	Insurance Premiums	Other Goals/Expenses	Taxes	Total Expenses
2022	51/50	\$205,694	\$13,000	\$0	\$105,806	\$324,500
2023	52/51	\$192,572	\$13,000	\$40,411	\$110,230	\$356,213
2024	53/52	\$195,938	\$13,000	\$54,080	\$115,573	\$378,591
2025	54/53	\$199,381	\$13,000	\$92,341	\$123,292	\$428,014
2026	55/54	\$202,901	\$13,000	\$116,986	\$141,911	\$474,798
2027	56/55	\$206,502	\$13,000	\$60,833	\$140,608	\$420,943
2028	57/56	\$211,627	\$13,000	\$63,266	\$144,421	\$432,314
2029	58/57	\$217,508	\$13,000	\$0	\$143,447	\$373,955
2030	59/58	\$221,722	\$12,000	\$0	\$148,437	\$382,159
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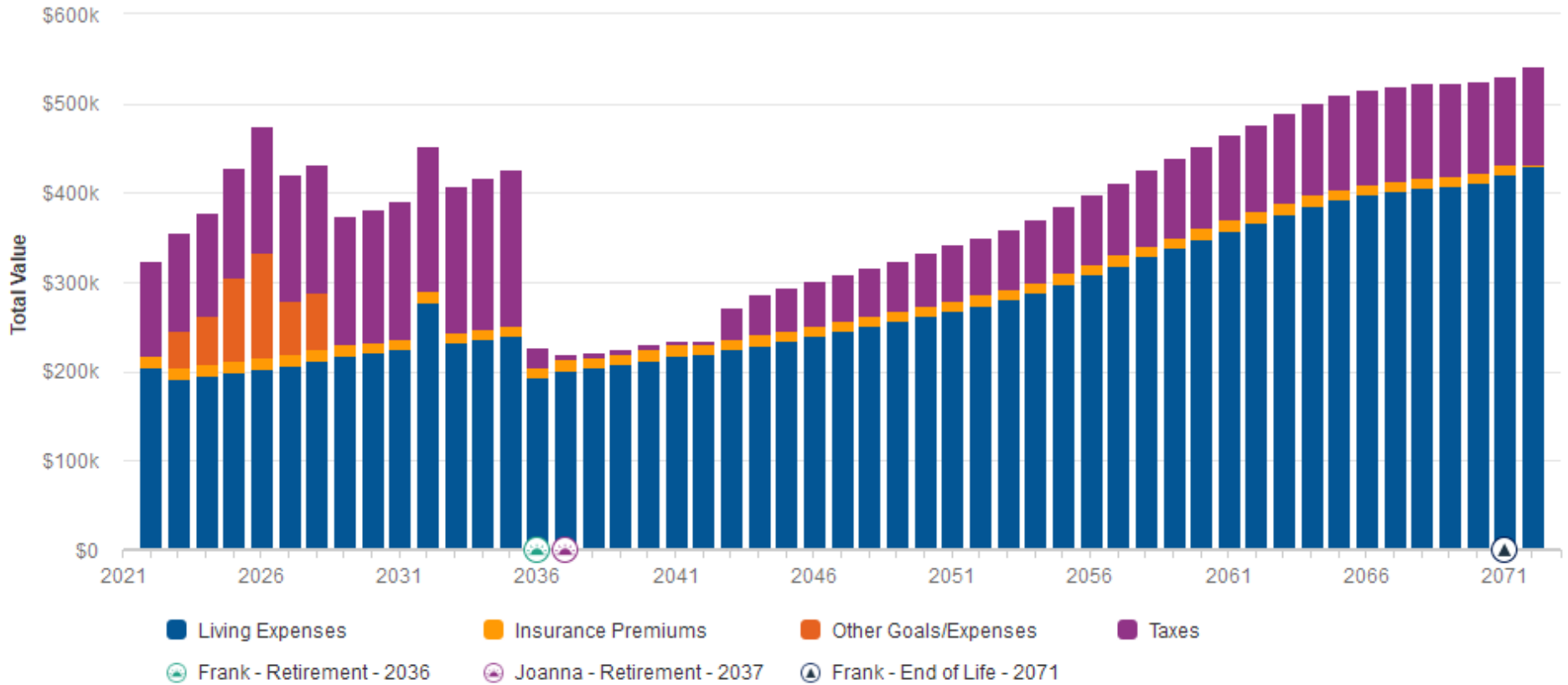
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2065	94/93	\$392,770	\$12,000	\$0	\$104,913	\$509,683
2066	95/94	\$398,678	\$12,000	\$0	\$105,939	\$516,617

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2071	100/99	\$420,524	\$12,000	\$0	\$98,221	\$530,745
2072	—/100	\$430,068	\$3,000	\$0	\$109,730	\$542,798

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Cash Flow Expenses for Decision Center | Base Facts (Only Show Future Values) *eMoney*



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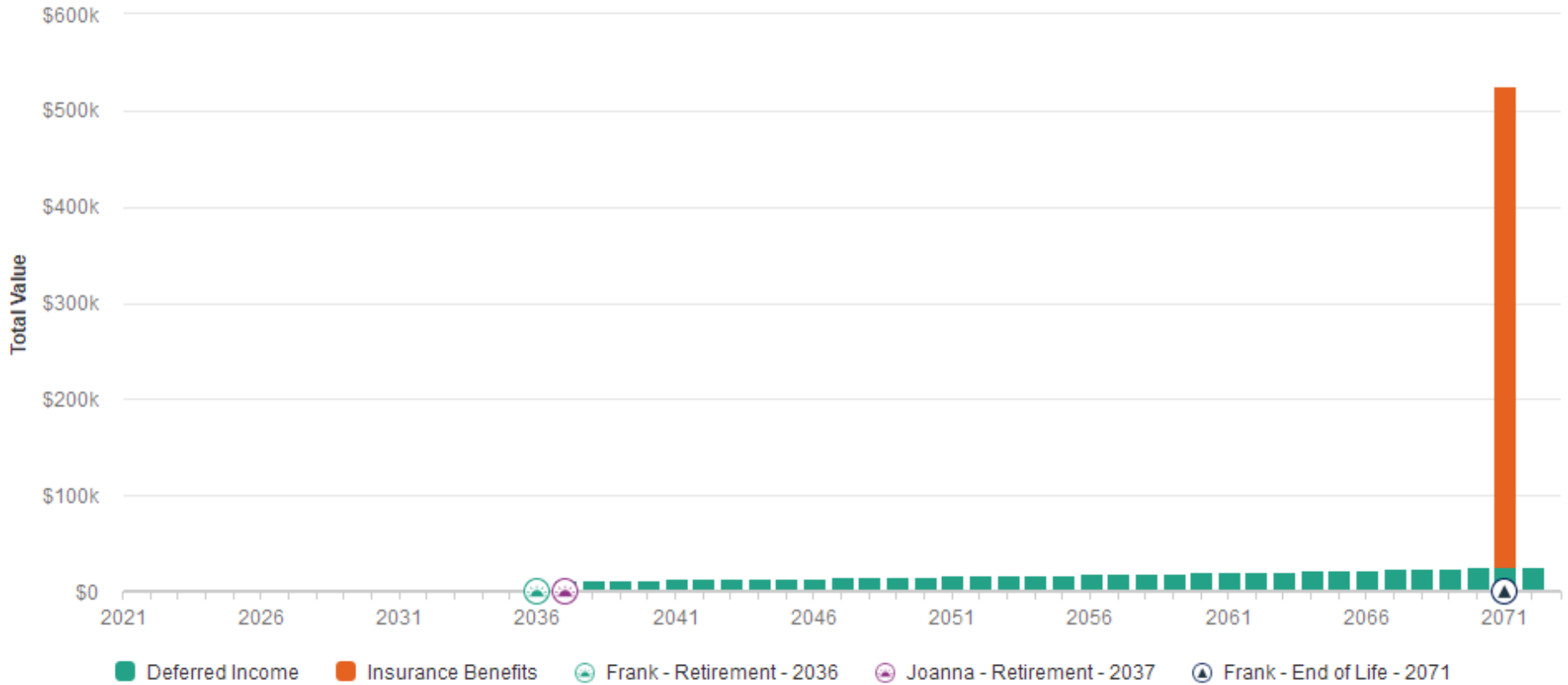
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Cash Flow Other Income | Base Facts (Only Show Future Values)



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Cash Flow Other Income

Year	Age	Deferred Income	Insurance Benefits	Total Other Income
2022	51/50	\$0	\$0	\$0
2023	52/51	\$0	\$0	\$0
2024	53/52	\$0	\$0	\$0
2025	54/53	\$0	\$0	\$0
2026	55/54	\$0	\$0	\$0
2027	56/55	\$0	\$0	\$0
2028	57/56	\$0	\$0	\$0
2029	58/57	\$0	\$0	\$0
2030	59/58	\$0	\$0	\$0
2031	60/59	\$0	\$0	\$0
2032	61/60	\$0	\$0	\$0
2033	62/61	\$0	\$0	\$0
2034	63/62	\$0	\$0	\$0
2035	64/63	\$0	\$0	\$0
 2036	65/64	\$0	\$0	\$0
 2037	66/65	\$12,000	\$0	\$12,000
2038	67/66	\$12,272	\$0	\$12,272
2039	68/67	\$12,551	\$0	\$12,551
2040	69/68	\$12,836	\$0	\$12,836
2041	70/69	\$13,127	\$0	\$13,127
2042	71/70	\$13,425	\$0	\$13,425
2043	72/71	\$13,730	\$0	\$13,730

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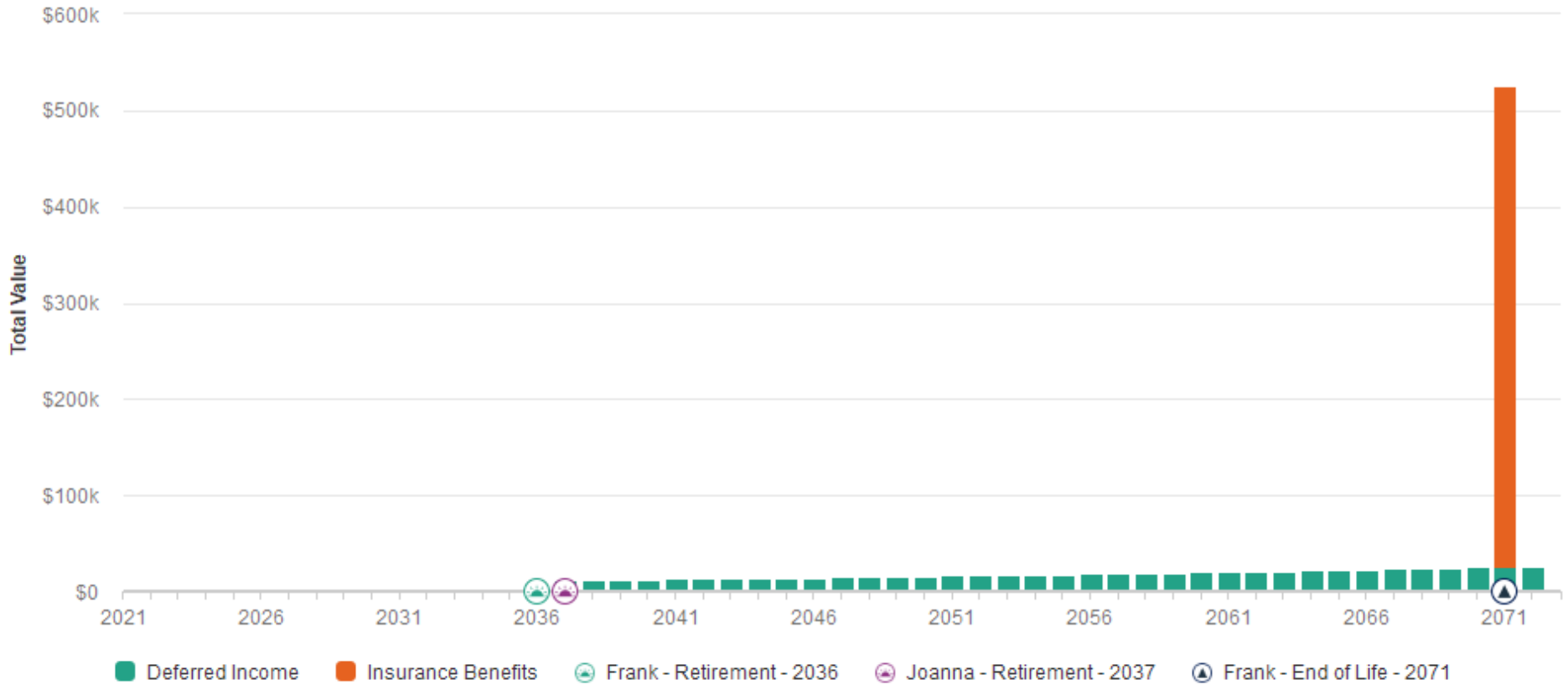
Year	Age	Deferred Income	Insurance Benefits	Total Other Income
2044	73/72	\$14,042	\$0	\$14,042
2045	74/73	\$14,361	\$0	\$14,361
2046	75/74	\$14,687	\$0	\$14,687
2047	76/75	\$15,020	\$0	\$15,020
2048	77/76	\$15,361	\$0	\$15,361
2049	78/77	\$15,710	\$0	\$15,710
2050	79/78	\$16,067	\$0	\$16,067
2051	80/79	\$16,432	\$0	\$16,432
2052	81/80	\$16,805	\$0	\$16,805
2053	82/81	\$17,186	\$0	\$17,186
2054	83/82	\$17,576	\$0	\$17,576
2055	84/83	\$17,975	\$0	\$17,975
2056	85/84	\$18,383	\$0	\$18,383
2057	86/85	\$18,800	\$0	\$18,800
2058	87/86	\$19,227	\$0	\$19,227
2059	88/87	\$19,663	\$0	\$19,663
2060	89/88	\$20,109	\$0	\$20,109
2061	90/89	\$20,565	\$0	\$20,565
2062	91/90	\$21,032	\$0	\$21,032
2063	92/91	\$21,509	\$0	\$21,509
2064	93/92	\$21,997	\$0	\$21,997
2065	94/93	\$22,496	\$0	\$22,496
2066	95/94	\$23,007	\$0	\$23,007

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Year	Age	Deferred Income	Insurance Benefits	Total Other Income
2067	96/95	\$23,529	\$0	\$23,529
2068	97/96	\$24,063	\$0	\$24,063
2069	98/97	\$24,609	\$0	\$24,609
2070	99/98	\$25,168	\$0	\$25,168
 2071	100/99	\$25,739	\$500,000	\$525,739
2072	—/100	\$26,323	\$0	\$26,323



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Cash Flow Other Income for Decision Center | Base Facts (Only Show Future Values)



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Cash Flow Other Income

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2027	56/55	\$0	\$0	\$0
2028	57/56	\$0	\$0	\$0
2029	58/57	\$0	\$0	\$0
2030	59/58	\$0	\$0	\$0
2031	60/59	\$0	\$0	\$0
2032	61/60	\$0	\$0	\$0
2033	62/61	\$0	\$0	\$0
2034	63/62	\$0	\$0	\$0
2035	64/63	\$0	\$0	\$0
 2036	65/64	\$0	\$0	\$0
 2037	66/65	\$12,000	\$0	\$12,000
2038	67/66	\$12,272	\$0	\$12,272
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2058	87/86	\$19,227	\$0	\$19,227
2059	88/87	\$19,663	\$0	\$19,663
2060	89/88	\$20,109	\$0	\$20,109
2061	90/89	\$20,565	\$0	\$20,565
2062	91/90	\$21,032	\$0	\$21,032
2063	92/91	\$21,509	\$0	\$21,509
2064	93/92	\$21,997	\$0	\$21,997
2065	94/93	\$22,496	\$0	\$22,496
2066	95/94	\$23,007	\$0	\$23,007

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Insurance

Insurance, Life

20 Year Term Policy - \$1.5m (added)

Death Benefit: \$1,500,000	Institution: —	Insured: Frank Miller
Owner: Frank and Joanna (Joint/ROS)	Annual Premium: \$3,000	
Primary Beneficiaries		
Joanna Miller (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

Liabilities and Expenses

Expenses, Education

College for Mary Beth (removed)

Amount: \$50,000	Treat As: Normal Expense	Starts: Year 2023
Ends: Year 2026	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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Next Steps



Action Items

Due

Completed

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The Assumptions Summary report shows the various assumptions upon which your plan is based.

Model Portfolios

The table below displays the underlying assumptions used for the gross growth rates of investment assets. Indexes are unmanaged, are not available for direct investment and they are not indicative of the performance of any particular investment. The index information is updated periodically and the model portfolio growth rates may change over time as the index rates change. Past performance does not guarantee future results.

Inflation Rate	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Consumer Price Index	100.00%	2.27%	2.28%	1.15%	30	3/31/2021
Total	100.00%	2.27%	—	—	—	—

Asset Preservation	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Russell 1000 Growth Index	10.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	5.00%	8.99%	10.33%	17.35%	25	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	25.00%	4.29%	4.35%	3.37%	15	3/31/2021
Barclays Capital U.S. 1-3 Year Treasury Bond Index	50.00%	2.28%	2.29%	1.23%	15	3/31/2021
30 Day T-Bill Rate	10.00%	1.04%	1.04%	0.45%	15	3/31/2021
Total	100.00%	3.76%	—	—	—	—

Income	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Russell 1000 Growth Index	20.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	10.00%	8.99%	10.33%	17.35%	25	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	30.00%	4.29%	4.35%	3.37%	15	3/31/2021
Barclays Capital U.S. 1-3 Year Treasury Bond Index	35.00%	2.28%	2.29%	1.23%	15	3/31/2021

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Income	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
30 Day T-Bill Rate	5.00%	1.04%	1.04%	0.45%	15	3/31/2021
Total	100.00%	5.03%	—	—	—	—

Enhanced Income	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Russell 1000 Growth Index	15.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	20.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Growth Index	5.00%	10.33%	12.79%	23.96%	25	3/31/2021
Russell Midcap Value Index	5.00%	10.72%	12.35%	19.38%	25	3/31/2021
MSCI EAFE Index	5.00%	9.38%	10.95%	18.87%	51	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	20.00%	4.29%	4.35%	3.37%	15	3/31/2021
Barclays Capital U.S. 1-3 Year Treasury Bond Index	25.00%	2.28%	2.29%	1.23%	15	3/31/2021
30 Day T-Bill Rate	5.00%	1.04%	1.04%	0.45%	15	3/31/2021
Total	100.00%	6.30%	—	—	—	—

Growth And Income	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Russell 1000 Growth Index	23.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	17.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Growth Index	5.00%	10.33%	12.79%	23.96%	25	3/31/2021
Russell Midcap Value Index	5.00%	10.72%	12.35%	19.38%	25	3/31/2021
Russell 2000 Growth Index	3.00%	8.21%	11.20%	26.31%	25	3/31/2021
Russell 2000 Value Index	2.00%	9.99%	12.04%	21.72%	25	3/31/2021
MSCI EAFE Index	5.00%	9.38%	10.95%	18.87%	51	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	20.00%	4.29%	4.35%	3.37%	15	3/31/2021

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Growth And Income	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Barclays Capital U.S. 1-3 Year Treasury Bond Index	10.00%	2.28%	2.29%	1.23%	15	3/31/2021
Barclays Capital U.S. TIPS Index	6.00%	4.37%	4.53%	5.81%	15	3/31/2021
30 Day T-Bill Rate	4.00%	1.04%	1.04%	0.45%	15	3/31/2021
Total	100.00%	7.18%	—	—	—	—

Growth - Recommended	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Russell 1000 Growth Index	25.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	15.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Growth Index	7.00%	10.33%	12.79%	23.96%	25	3/31/2021
Russell Midcap Value Index	13.00%	10.72%	12.35%	19.38%	25	3/31/2021
Russell 2000 Growth Index	2.00%	8.21%	11.20%	26.31%	25	3/31/2021
Russell 2000 Value Index	8.00%	9.99%	12.04%	21.72%	25	3/31/2021
MSCI EAFE Index	10.00%	9.38%	10.95%	18.87%	51	3/31/2021
Ibbotson HY Corp Bond Index	5.00%	7.43%	7.95%	10.69%	15	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	6.00%	4.29%	4.35%	3.37%	15	3/31/2021
Barclays Capital U.S. TIPS Index	6.00%	4.37%	4.53%	5.81%	15	3/31/2021
30 Day T-Bill Rate	3.00%	1.04%	1.04%	0.45%	15	3/31/2021
Total	100.00%	8.79%	—	—	—	—

Aggressive Growth	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Russell 1000 Growth Index	27.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	15.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Growth Index	7.00%	10.33%	12.79%	23.96%	25	3/31/2021

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Aggressive Growth	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Russell Midcap Value Index	15.00%	10.72%	12.35%	19.38%	25	3/31/2021
Russell 2000 Growth Index	2.00%	8.21%	11.20%	26.31%	25	3/31/2021
Russell 2000 Value Index	9.00%	9.99%	12.04%	21.72%	25	3/31/2021
MSCI EAFE Index	10.00%	9.38%	10.95%	18.87%	51	3/31/2021
BNYM Emerging Markets Index	10.00%	11.10%	14.16%	27.00%	13	3/31/2021
Ibbotson HY Corp Bond Index	3.00%	7.43%	7.95%	10.69%	15	3/31/2021
30 Day T-Bill Rate	2.00%	1.04%	1.04%	0.45%	15	3/31/2021
Total	100.00%	9.73%	—	—	—	—

Tax Mode

Tax Mode: Form 1040

Tax Exemptions: automatic

Income Tax Sunset: Sunset Occurs for 2026

Estate Tax Sunset: Sunset Occurs for 2026

Tax Rates

State and Local Tax

Start Year	Income Taxes	Local Taxes	Estate & Inheritance Taxes
—	By State Rules State: CA	—	Flat Tax Frank's Flat Rate: — Joanna's Flat Rate: — Additional Estate Tax Amount: — Estate Tax Exemption Amount: —

Other Rates

Heirs Income Tax Rate (IRD): 35.0%

IRC Sec. 7520: 2.4%

Present Value Discount for Estate Valuation: 2.40%

Default Income Tax Rate for Entities: 35.0%

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Gifting Assumptions

Frank Miller

Taxable Gifts Given (Post-1976): \$0

Basic Exclusion Amount Used: \$0

DSUE Amount Used: \$0

Federal Gift Tax Paid (Post-1976): \$0

GST Exemption Used: \$0

Joanna Miller

Taxable Gifts Given (Post-1976): \$0

Basic Exclusion Amount Used: \$0

DSUE Amount Used: \$0

Federal Gift Tax Paid (Post-1976): \$0

GST Exemption Used: \$0

Simulation

Simulation Starts: Jan 1 of This Year

Default Core Cash Account Growth Rate: 0.00%

Desired Remainder Amount: \$0

Desired Remainder Indexed At: 0.00%

Retirement and Death

Frank Miller

Retirement Age: 65; 2036

Advanced Years Age: 90; 2061

Assumed Age of Death: 100; 2071

Probate Rate: 5.0%

Final Expenses: \$50,000

Joanna Miller

Retirement Age: 65; 2037

Advanced Years Age: 90; 2062

Assumed Age of Death: 100; 2072

Probate Rate: 5.0%

Final Expenses: \$50,000

Estate Analysis Reports will end in 2072 (50 years)

Market Index: An index is a group of securities with similar investment characteristics combined to create a benchmark against which performance of a specific security is measured. An index does not represent any single asset but rather an entire group of assets. One cannot invest directly into any index. Indices are unmanaged and returns assume the reinvestment of all dividends. Past performance is no guarantee of future results.

Model Portfolio: A model portfolio is made up of a mix of asset classes and those asset classes are tied to appropriate market indices.

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Recommended Portfolio: A recommended portfolio is derived from the completion of a risk tolerance questionnaire with scoring that is associated to a model portfolio.

Mean: Simple average, equal to the sum of all values divided by the number of values.

Rate of Return: The average annual return for the number of years shown.

Standard Deviation: A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: A portfolio with an average return of 10% and a standard deviation of 15% would return a result between -5% and +25% the majority of the time (68% probability or 1 standard deviation), almost all the time the return would be between -20% and +40% (95% probability or twice the standard deviation). If there were 0 standard deviation then the result would always be 10%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.

Municipal Bond Indexes

Ibbotson LT Muni Bond Index - An unmanaged index that is representative of a portfolio of Municipal bonds with maturities ranging from 17-22 years.

Barclays Capital 10yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 8-12 years.

Barclays Capital 20yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 17-22 years.

Barclays Capital 3yr Muni Bond Index - An unmanaged index comprised of investment grade bonds with a minimum credit rating of Baa and with maturities of greater than two years and less than four years.

Barclays Capital Municipal Bond Index - Covers the long term tax exempt bond market. The index has four main sectors: State and Local General Obligation bonds, Revenue bonds, Insured bonds, and Prerefunded bonds.

Barclays Capital 1-10yr Muni Bond Index - A rules based, market-value weighted index engineered for the long-term tax exempt market.

Taxable Bond Indexes

Ibbotson HY Corp Bond Index - An unmanaged index representing fixed rate, non-investment grade debt. In general, all securities must be rated Ba1 or lower including defaulted issues.

Ibbotson IT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 10 years to maturity.

Ibbotson LT Corp Bond Index - An unmanaged index representing the Salomon Brothers Long-Term High-Grade Corporate Bond Index, which includes nearly all Aaa and Aa-rated bonds with at least 10 years to maturity.

Ibbotson LT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 20 years to maturity.

Barclays Capital 1-3yr Treasury Bond Index - An unmanaged index comprised of investment grade issues with maturities ranging from 1 to (but not including) 3 years.

Barclays Capital Mortgage Bond Index - Covers the fixed-rate agency mortgage-backed pass-through securities of Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC). The index is a subset of the U.S. Aggregate Index.

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Barclays Capital TIPS Index - An unmanaged market index comprised of all U.S. Treasury Inflation Protected Securities rated investment grade (Baa3 or better).

Barclays Capital U.S. Aggregate Bond Index - Covers the investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS, ABS, and CMBS sectors. The U.S. Aggregate Index family includes a wide range of standard and customized sub-indices by sector, quality, and maturity.

Barclays Capital U.S. Universal Bond Index - The Universal Index represents the union of the U.S. Aggregate Index, U.S. Corporate High-Yield Index, Investment-Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, the non-ERISA eligible portion of the CMBS Index, and the CMBS High-Yield Index. The index covers taxable bonds that are rated either investment-grade or below investment-grade.

Large-Cap Equity Indexes

Russell 1000 Growth Index - Measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 Index - Measures the performance of the 1,000 largest companies in the Russell 3000 Index, which represents approximately 92% of the total market capitalization of the Russell 3000 Index.

Russell 1000 Value Index - Measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell 3000 Index - Measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market.

S&P 500 Index - Measures performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The S&P 500 covers 80% of the U.S. market encompassing more than 100 industry groups.

S&P/Citigroup 500 Growth Index - Measures the performance of those S&P 500 companies with higher price-to-book ratios and higher forecasted growth values.

S&P/Citigroup 500 Value Index - Measures the performance of those S&P 500 companies with lower price-to-book ratios and lower forecasted growth values.

Mid-Cap Equity Indexes

Russell Midcap Growth Index - Measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

Russell Midcap Index - Measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 25% of the total market capitalization of the Russell 1000 Index.

Russell Midcap Value Index - Measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

S&P MidCap 400 Index - Measures the performance of mid-sized companies. The S&P MidCap 400 represents about 7% of U.S. market cap.

Small/Mid-Cap Equity Indexes

Russell 2500 Growth Index - Measures the performance of those Russell 2500 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2500 Index - Measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which represents approximately 16% of the total market capitalization of the Russell 3000 Index.

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Russell 2500 Value Index - Measures the performance of those Russell 2500 companies with lower price-to-book ratios and lower forecasted growth values.

Small-Cap Equity Indexes

Ibbotson Small Co Stock Index - Measures the performance of those companies that have a market capitalization in the lowest 4 percent of the market universe. The market universe is defined as the aggregate of the NYSE, AMEX and NASDAQ NMS firms.

Russell 2000 Growth Index - Measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2000 Index - Measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index.

Russell 2000 Value Index - Measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

S&P SmallCap 600 Index - Measures the performance of small-sized companies. The S&P SmallCap 600 represents about 3% of U.S. market cap.

Real Estate Indexes

FTSE NAREIT All REITs Index - Consists of all tax-qualified REITs listed on the New York Stock Exchange, American Stock Exchange, and NASDAQ National Market List.

Energy Indexes

S&P Energy Sector Index - The S&P Energy Sector Index comprises companies whose businesses are dominated by either of the following activities: The construction or provision of oil rigs, drilling equipment and other energy related service and equipment, including seismic data collection. Companies engaged in the exploration, production, marketing, refining and/or transportation of oil and gas products, coal and other consumable fuels.

Commodity Indexes

Bloomberg Commodity TR Index - The index is designed to minimize concentration in any one commodity or sector. It currently has 22 commodity futures in seven sectors.

Hedge Indexes

CSFB/Tremont Hedge Fund Index - An asset-weighted hedge fund index which separates funds into ten primary subcategories based on their investment style. The index represents at least 85% of the assets under management in each respective category of the index universe.

International Indexes

MSCI EAFE Index - Morgan Stanley Capital International's market capitalization weighted index composed of companies representative of the market structure of 20 developed market countries in Europe, Australasia and the Far East. Countries include: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Italy, Japan, Malaysia, Netherlands, New Zealand, Norway, Singapore, Spain, Sweden, Switzerland, and United Kingdom.

Dow Jones World Emerging Markets Index - The Dow Jones market capitalization index represents the following 22 emerging markets: Brazil, Bulgaria, Chile, Cyprus, Czech Republic, Estonia, Europe, Hungary, Latvia, Lithuania, Malaysia, Malta, Mexico, Philippines, Poland, Romania, South Africa, South Korea, Slovakia, Slovenia, Taiwan, and Thailand.

MSCI Emerging Market Free Price Index - Morgan Stanley Capital International's float-adjusted market capitalization index composed of the following 25 emerging market country indexes: Argentina, Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Israel, Jordan, Korea, Malaysia, Mexico, Morocco, Pakistan, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

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Citigroup World Government Bond Index - Citigroup's market capitalization weighted index tracks the returns of government bonds in the following countries: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Japan, the Netherlands, Norway, Poland, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom, and the United States. Market eligibility depends on both market capitalization and investability.

Metals Indexes

PHLX Gold Silver Index - A capitalization-weighted index composed of 16 companies involved in the gold and silver mining industry.

Other Indexes

30 Day T-Bill Rate - From Ibbotson Associates, provides the rate on debt obligations of the US Treasury that have maturities of one year or less. Maturities for T-bills are usually 91 days, 182 days, or 52 weeks.

Consumer Price Index - Cost of living index that measures the change in the cost of a fixed basket of products and services, including housing, electricity, food, and transportation.

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