



Cash Flow and Monte Carlo

Prepared for Jerry and Ruth Stein

Prepared By

Advisor Test

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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.

Jerry Stein: _____
Signature Date

Ruth Stein: _____
Signature Date

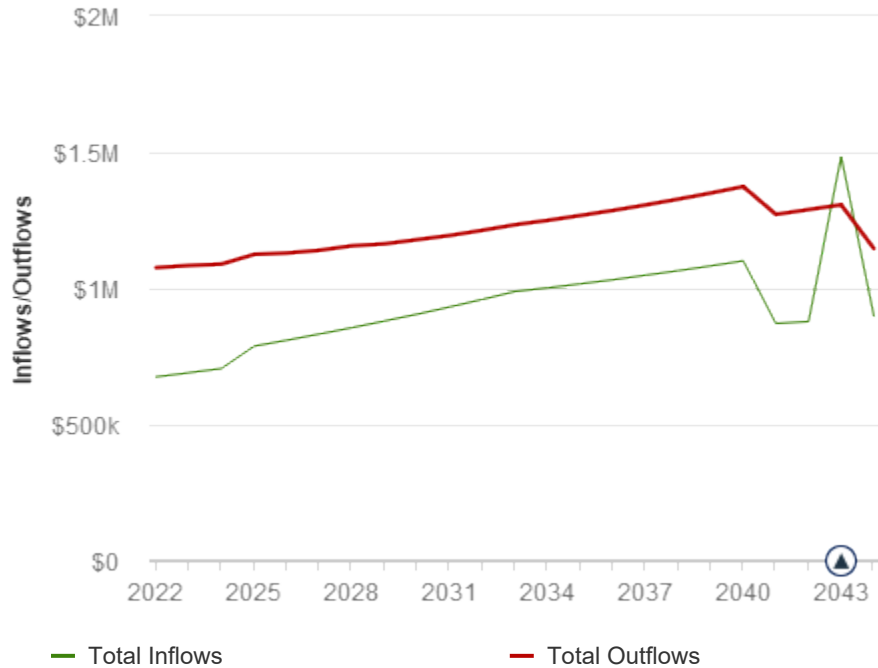
Advisor Test: _____
Signature Date

Cash Flow | Base Facts (All Years)

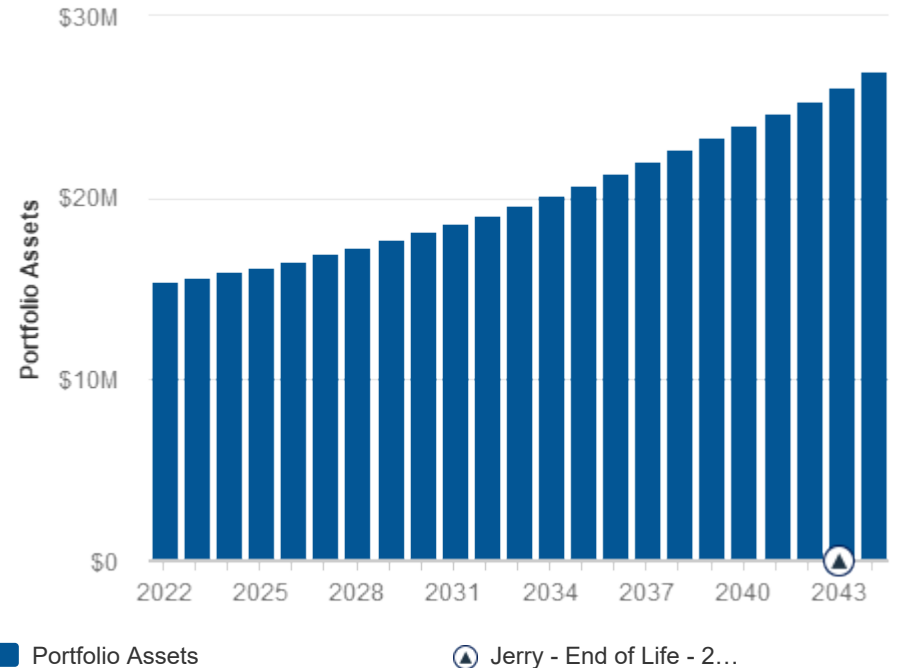


The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Inflows and Outflows



Portfolio Assets



Age Assets Last Until 2044 (age 91/90)

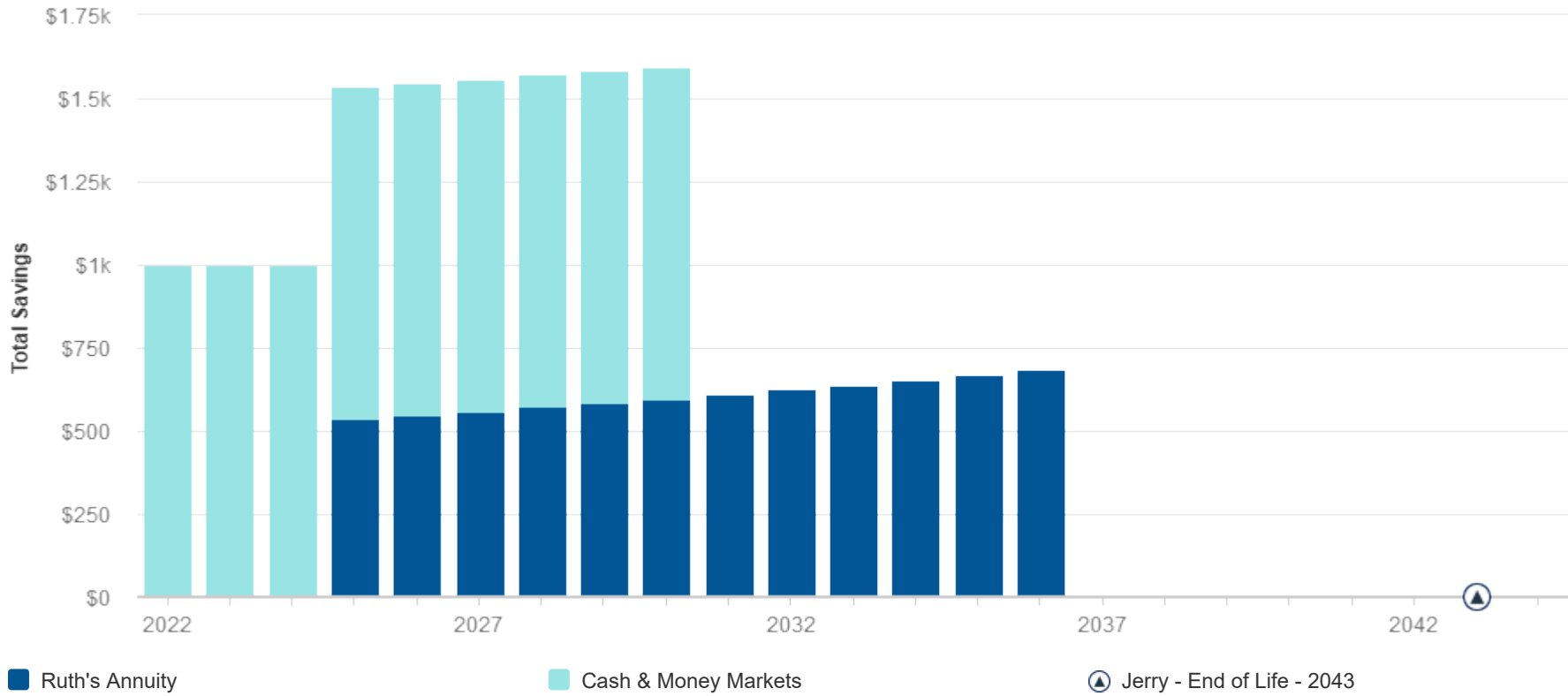
This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are 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.

| 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 | 69/68 | \$47,844 | \$458,314 | \$0 | \$169,891 | \$676,049 | \$1,075,427 | \$1,000 | \$1,076,427 | (\$400,378) | \$15,395,923 |
| 2023 | 70/69 | \$48,930 | \$468,488 | \$0 | \$173,288 | \$690,706 | \$1,083,360 | \$1,000 | \$1,084,360 | (\$393,654) | \$15,665,272 |
| 2024 | 71/70 | \$50,040 | \$478,889 | \$0 | \$176,754 | \$705,683 | \$1,088,261 | \$1,000 | \$1,089,261 | (\$383,578) | \$15,967,575 |
| 2025 | 72/71 | \$51,176 | \$489,521 | \$67,150 | \$180,289 | \$788,136 | \$1,123,450 | \$1,535 | \$1,124,985 | (\$336,849) | \$16,268,124 |
| 2026 | 73/72 | \$52,337 | \$500,387 | \$73,146 | \$183,895 | \$809,765 | \$1,128,390 | \$1,547 | \$1,129,937 | (\$320,172) | \$16,597,573 |
| 2027 | 74/73 | \$53,525 | \$511,496 | \$79,987 | \$187,573 | \$832,581 | \$1,138,477 | \$1,559 | \$1,140,036 | (\$307,455) | \$16,952,966 |
| 2028 | 75/74 | \$54,740 | \$522,851 | \$87,124 | \$191,324 | \$856,039 | \$1,155,054 | \$1,572 | \$1,156,626 | (\$300,587) | \$17,329,868 |
| 2029 | 76/75 | \$55,982 | \$534,459 | \$94,895 | \$195,151 | \$880,487 | \$1,162,065 | \$1,585 | \$1,163,650 | (\$283,163) | \$17,739,713 |
| 2030 | 77/76 | \$57,252 | \$546,324 | \$102,906 | \$199,054 | \$905,536 | \$1,177,578 | \$1,598 | \$1,179,176 | (\$273,640) | \$18,176,481 |
| 2031 | 78/77 | \$58,551 | \$558,452 | \$112,078 | \$203,035 | \$932,116 | \$1,193,796 | \$612 | \$1,194,408 | (\$262,292) | \$18,641,689 |
| 2032 | 79/78 | \$59,880 | \$570,850 | \$122,064 | \$207,096 | \$959,890 | \$1,212,985 | \$626 | \$1,213,611 | (\$253,721) | \$19,134,684 |
| 2033 | 80/79 | \$61,239 | \$583,523 | \$132,935 | \$211,238 | \$988,935 | \$1,233,303 | \$640 | \$1,233,943 | (\$245,008) | \$19,656,651 |
| 2034 | 81/80 | \$62,630 | \$580,026 | \$144,022 | \$215,462 | \$1,002,140 | \$1,249,257 | \$655 | \$1,249,912 | (\$247,772) | \$20,205,000 |
| 2035 | 82/81 | \$64,052 | \$576,268 | \$156,836 | \$219,772 | \$1,016,928 | \$1,267,063 | \$670 | \$1,267,733 | (\$250,805) | \$20,779,901 |
| 2036 | 83/82 | \$65,505 | \$572,225 | \$169,818 | \$224,167 | \$1,031,715 | \$1,285,769 | \$685 | \$1,286,454 | (\$254,739) | \$21,384,468 |
| 2037 | 84/83 | \$66,992 | \$567,962 | \$184,909 | \$228,650 | \$1,048,513 | \$1,306,535 | \$0 | \$1,306,535 | (\$258,022) | \$22,016,921 |
| 2038 | 85/84 | \$68,513 | \$563,387 | \$200,072 | \$233,223 | \$1,065,195 | \$1,327,922 | \$0 | \$1,327,922 | (\$262,727) | \$22,678,741 |
| 2039 | 86/85 | \$70,068 | \$558,396 | \$216,393 | \$237,888 | \$1,082,745 | \$1,350,221 | \$0 | \$1,350,221 | (\$267,476) | \$23,371,227 |
| 2040 | 87/86 | \$71,658 | \$552,978 | \$233,945 | \$242,646 | \$1,101,227 | \$1,373,815 | \$0 | \$1,373,815 | (\$272,588) | \$24,095,394 |
| 2041 | 88/87 | \$73,284 | \$547,100 | \$250,953 | \$0 | \$871,337 | \$1,271,828 | \$0 | \$1,271,828 | (\$400,491) | \$24,731,707 |
| 2042 | 89/88 | \$74,948 | \$532,573 | \$271,049 | \$0 | \$878,570 | \$1,289,553 | \$0 | \$1,289,553 | (\$410,983) | \$25,394,748 |
| 2043 | 90/89 | \$76,649 | \$517,025 | \$290,178 | \$601,349 | \$1,485,201 | \$1,307,128 | \$0 | \$1,307,128 | \$178,073 | \$26,086,467 |
| 2044 | 91/90 | \$52,259 | \$500,312 | \$292,509 | \$55,183 | \$900,263 | \$1,146,711 | \$0 | \$1,146,711 | (\$246,448) | \$27,024,820 |

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Savings | Base Facts (All Years)

The Savings report provides a breakdown of your Planned Savings, Employer Provided, and Year-End Savings.



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| Year | Age | Ruth's Annuity* | Cash & Money Markets* | Total Savings |
|------|-------|-----------------|-----------------------|---------------|
| 2022 | 69/68 | \$0 | \$1,000 | \$1,000 |
| 2023 | 70/69 | \$0 | \$1,000 | \$1,000 |
| 2024 | 71/70 | \$0 | \$1,000 | \$1,000 |
| 2025 | 72/71 | \$535 | \$1,000 | \$1,535 |
| 2026 | 73/72 | \$547 | \$1,000 | \$1,547 |
| 2027 | 74/73 | \$559 | \$1,000 | \$1,559 |
| 2028 | 75/74 | \$572 | \$1,000 | \$1,572 |
| 2029 | 76/75 | \$585 | \$1,000 | \$1,585 |
| 2030 | 77/76 | \$598 | \$1,000 | \$1,598 |
| 2031 | 78/77 | \$612 | \$0 | \$612 |
| 2032 | 79/78 | \$626 | \$0 | \$626 |
| 2033 | 80/79 | \$640 | \$0 | \$640 |
| 2034 | 81/80 | \$655 | \$0 | \$655 |
| 2035 | 82/81 | \$670 | \$0 | \$670 |
| 2036 | 83/82 | \$685 | \$0 | \$685 |
| 2037 | 84/83 | \$0 | \$0 | \$0 |
| 2038 | 85/84 | \$0 | \$0 | \$0 |
| 2039 | 86/85 | \$0 | \$0 | \$0 |
| 2040 | 87/86 | \$0 | \$0 | \$0 |
| 2041 | 88/87 | \$0 | \$0 | \$0 |
| 2042 | 89/88 | \$0 | \$0 | \$0 |
| 2043 | 90/89 | \$0 | \$0 | \$0 |
| 2044 | 91/90 | \$0 | \$0 | \$0 |

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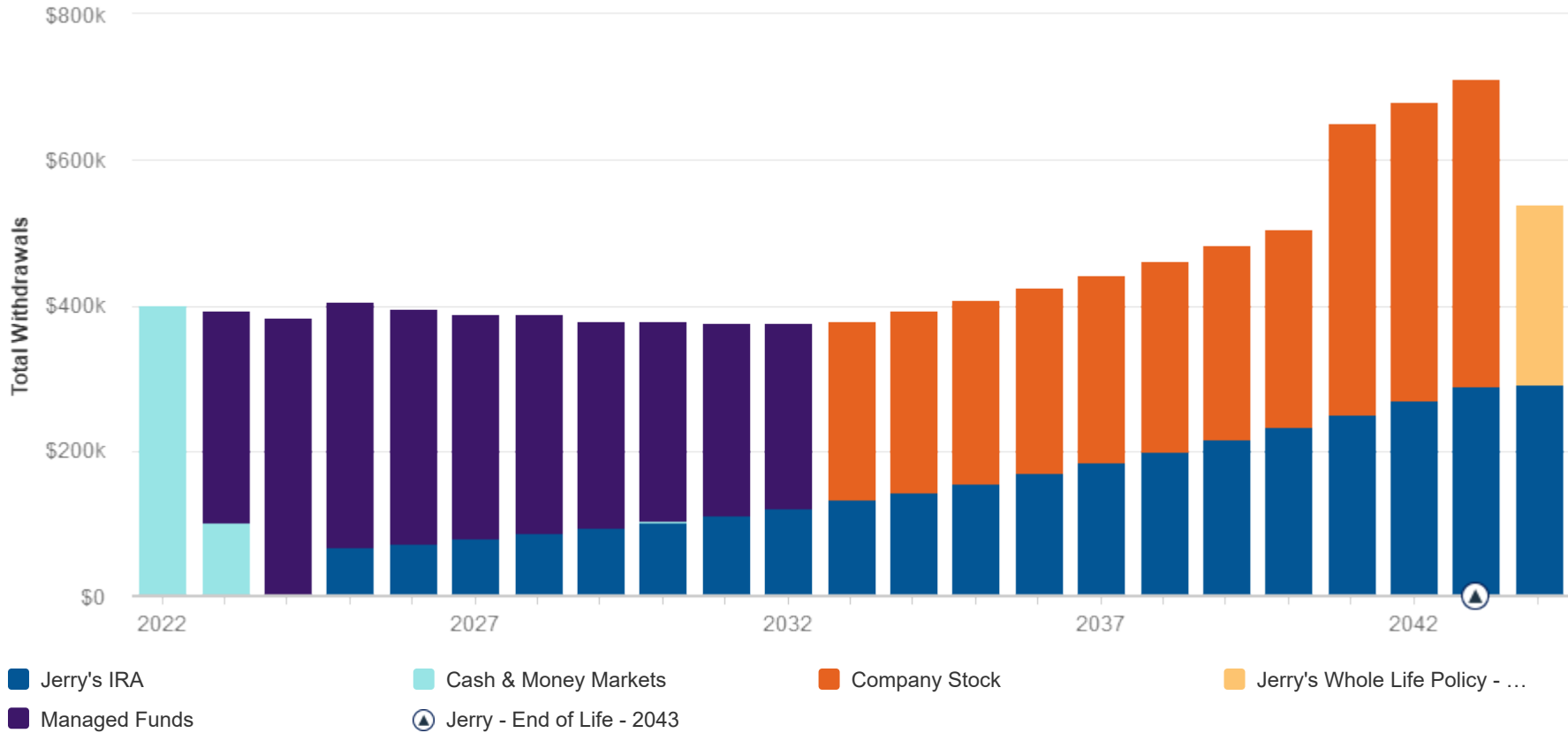
* Planned Savings, † Employer Provided, ^ Year-End Savings.

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Withdrawals | Base Facts (All Years)



The Withdrawals report provides a breakdown of your Planned and Supplemental Withdrawals and the percentage of your Total Portfolio Assets (BoY) that these withdrawals represent.



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| Year | Age | Jerry's IRA* | Cash & Money Markets† | Company Stock† | Jerry's Whole Life Policy - Proceeds† | Managed Funds† | Total Withdrawals | Total Portfolio Assets (BoY) | Withdrawal Percentage | |
|------|-------|--------------|-----------------------|----------------|---------------------------------------|----------------|-------------------|------------------------------|-----------------------|-------|
| 2022 | 69/68 | \$0 | \$400,378 | \$0 | \$0 | \$0 | \$400,378 | \$15,168,612 | 2.64% | |
| 2023 | 70/69 | \$0 | \$101,622 | \$0 | \$0 | \$292,032 | \$393,654 | \$15,395,923 | 2.56% | |
| 2024 | 71/70 | \$0 | \$1,000 | \$0 | \$0 | \$382,578 | \$383,578 | \$15,665,272 | 2.45% | |
| 2025 | 72/71 | \$67,150 | \$1,000 | \$0 | \$0 | \$337,849 | \$405,999 | \$15,967,575 | 2.54% | |
| 2026 | 73/72 | \$73,146 | \$1,000 | \$0 | \$0 | \$321,172 | \$395,318 | \$16,268,124 | 2.43% | |
| 2027 | 74/73 | \$79,987 | \$1,000 | \$0 | \$0 | \$308,455 | \$389,442 | \$16,597,573 | 2.35% | |
| 2028 | 75/74 | \$87,124 | \$1,000 | \$0 | \$0 | \$301,587 | \$389,711 | \$16,952,966 | 2.30% | |
| 2029 | 76/75 | \$94,895 | \$1,000 | \$0 | \$0 | \$284,163 | \$380,058 | \$17,329,868 | 2.19% | |
| 2030 | 77/76 | \$102,906 | \$1,000 | \$0 | \$0 | \$274,640 | \$378,546 | \$17,739,713 | 2.13% | |
| 2031 | 78/77 | \$112,078 | \$0 | \$0 | \$0 | \$264,292 | \$376,370 | \$18,176,481 | 2.07% | |
| 2032 | 79/78 | \$122,064 | \$0 | \$0 | \$0 | \$255,721 | \$377,785 | \$18,641,689 | 2.03% | |
| 2033 | 80/79 | \$132,935 | \$0 | \$247,008 | \$0 | \$0 | \$379,943 | \$19,134,684 | 1.99% | |
| 2034 | 81/80 | \$144,022 | \$0 | \$249,772 | \$0 | \$0 | \$393,794 | \$19,656,651 | 2.00% | |
| 2035 | 82/81 | \$156,836 | \$0 | \$252,805 | \$0 | \$0 | \$409,641 | \$20,205,000 | 2.03% | |
| 2036 | 83/82 | \$169,818 | \$0 | \$254,739 | \$0 | \$0 | \$424,557 | \$20,779,901 | 2.04% | |
| 2037 | 84/83 | \$184,909 | \$0 | \$258,022 | \$0 | \$0 | \$442,931 | \$21,384,468 | 2.07% | |
| 2038 | 85/84 | \$200,072 | \$0 | \$262,727 | \$0 | \$0 | \$462,799 | \$22,016,921 | 2.10% | |
| 2039 | 86/85 | \$216,393 | \$0 | \$267,476 | \$0 | \$0 | \$483,869 | \$22,678,741 | 2.13% | |
| 2040 | 87/86 | \$233,945 | \$0 | \$272,588 | \$0 | \$0 | \$506,533 | \$23,371,227 | 2.17% | |
| 2041 | 88/87 | \$250,953 | \$0 | \$400,491 | \$0 | \$0 | \$651,444 | \$24,095,394 | 2.70% | |
| 2042 | 89/88 | \$271,049 | \$0 | \$410,983 | \$0 | \$0 | \$682,032 | \$24,731,707 | 2.76% | |
| Ⓜ | 2043 | 90/89 | \$290,178 | \$0 | \$423,276 | \$0 | \$0 | \$713,454 | \$25,394,748 | 2.81% |

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| Year | Age | Jerry's IRA [*] | Cash & Money Markets [†] | Company Stock [†] | Jerry's Whole Life Policy - Proceeds [†] | Managed Funds [†] | Total Withdrawals | Total Portfolio Assets (BoY) | Withdrawal Percentage |
|------|-------|--------------------------|-----------------------------------|----------------------------|---|----------------------------|-------------------|------------------------------|-----------------------|
| 2044 | 91/90 | \$292,509 | \$0 | \$0 | \$246,448 | \$0 | \$538,957 | \$26,086,467 | 2.07% |

* Planned Withdrawals - Consists of Required Minimum Distributions, withdrawals from accounts specified as the source of a transfer flow, and withdrawals from accounts specified to fund an expense.

† Supplemental Withdrawals - After income and planned withdrawals are accounted for, if cash flow is still negative, then supplemental withdrawals occur to get cash flow back to \$0 for the year. Supplemental withdrawals use the Liquidation Strategy as entered under Expenses to determine from which accounts withdrawals are to be made. Supplemental withdrawals will also include any applicable tax withholding associated with the supplemental withdrawal.

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Detailed Withdrawals | Base Facts from First Year to Last Year



The Detailed Withdrawals report provides a breakdown of your Planned and Supplemental Withdrawals and the percentage of your Total Portfolio Assets that these withdrawals represent.

| YEARS (AGES) | 2022 (69/68) | 2023 (70/69) | 2024 (71/70) | 2025 (72/71) | 2026 (73/72) |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| PLANNED WITHDRAWALS | | | | | |
| Jerry's IRA | \$0 | \$0 | \$0 | \$67,150 | \$73,146 |
| Total Planned Withdrawals | \$0 | \$0 | \$0 | \$67,150 | \$73,146 |
| SUPPLEMENTAL WITHDRAWALS | | | | | |
| Cash & Money Markets | \$400,378 | \$101,622 | \$1,000 | \$1,000 | \$1,000 |
| Managed Funds | \$0 | \$292,032 | \$382,578 | \$337,849 | \$321,172 |
| Total Supplemental Withdrawals | \$400,378 | \$393,654 | \$383,578 | \$338,849 | \$322,172 |
| Total Withdrawals | \$400,378 | \$393,654 | \$383,578 | \$405,999 | \$395,318 |
| Total Portfolio Assets | \$15,168,612 | \$15,395,923 | \$15,665,272 | \$15,967,575 | \$16,268,124 |
| Withdrawal Percentage | 2.64% | 2.56% | 2.45% | 2.54% | 2.43% |

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| YEARS (AGES) | 2027 (74/73) | 2028 (75/74) | 2029 (76/75) | 2030 (77/76) | 2031 (78/77) |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| PLANNED WITHDRAWALS | | | | | |
| Jerry's IRA | \$79,987 | \$87,124 | \$94,895 | \$102,906 | \$112,078 |
| Total Planned Withdrawals | \$79,987 | \$87,124 | \$94,895 | \$102,906 | \$112,078 |
| SUPPLEMENTAL WITHDRAWALS | | | | | |
| Cash & Money Markets | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$0 |
| Managed Funds | \$308,455 | \$301,587 | \$284,163 | \$274,640 | \$264,292 |
| Total Supplemental Withdrawals | \$309,455 | \$302,587 | \$285,163 | \$275,640 | \$264,292 |
| Total Withdrawals | \$389,442 | \$389,711 | \$380,058 | \$378,546 | \$376,370 |
| Total Portfolio Assets | \$16,597,573 | \$16,952,966 | \$17,329,868 | \$17,739,713 | \$18,176,481 |
| Withdrawal Percentage | 2.35% | 2.30% | 2.19% | 2.13% | 2.07% |

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| YEARS (AGES) | 2032 (79/78) | 2033 (80/79) | 2034 (81/80) | 2035 (82/81) | 2036 (83/82) |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| PLANNED WITHDRAWALS | | | | | |
| Jerry's IRA | \$122,064 | \$132,935 | \$144,022 | \$156,836 | \$169,818 |
| Total Planned Withdrawals | \$122,064 | \$132,935 | \$144,022 | \$156,836 | \$169,818 |
| SUPPLEMENTAL WITHDRAWALS | | | | | |
| Company Stock | \$0 | \$247,008 | \$249,772 | \$252,805 | \$254,739 |
| Managed Funds | \$255,721 | \$0 | \$0 | \$0 | \$0 |
| Total Supplemental Withdrawals | \$255,721 | \$247,008 | \$249,772 | \$252,805 | \$254,739 |
| Total Withdrawals | \$377,785 | \$379,943 | \$393,794 | \$409,641 | \$424,557 |
| Total Portfolio Assets | \$18,641,689 | \$19,134,684 | \$19,656,651 | \$20,205,000 | \$20,779,901 |
| Withdrawal Percentage | 2.03% | 1.99% | 2.00% | 2.03% | 2.04% |

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| YEARS (AGES) | 2037 (84/83) | 2038 (85/84) | 2039 (86/85) | 2040 (87/86) | 2041 (88/87) |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| PLANNED WITHDRAWALS | | | | | |
| Jerry's IRA | \$184,909 | \$200,072 | \$216,393 | \$233,945 | \$250,953 |
| Total Planned Withdrawals | \$184,909 | \$200,072 | \$216,393 | \$233,945 | \$250,953 |
| SUPPLEMENTAL WITHDRAWALS | | | | | |
| Company Stock | \$258,022 | \$262,727 | \$267,476 | \$272,588 | \$400,491 |
| Total Supplemental Withdrawals | \$258,022 | \$262,727 | \$267,476 | \$272,588 | \$400,491 |
| Total Withdrawals | \$442,931 | \$462,799 | \$483,869 | \$506,533 | \$651,444 |
| Total Portfolio Assets | \$21,384,468 | \$22,016,921 | \$22,678,741 | \$23,371,227 | \$24,095,394 |
| Withdrawal Percentage | 2.07% | 2.10% | 2.13% | 2.17% | 2.70% |

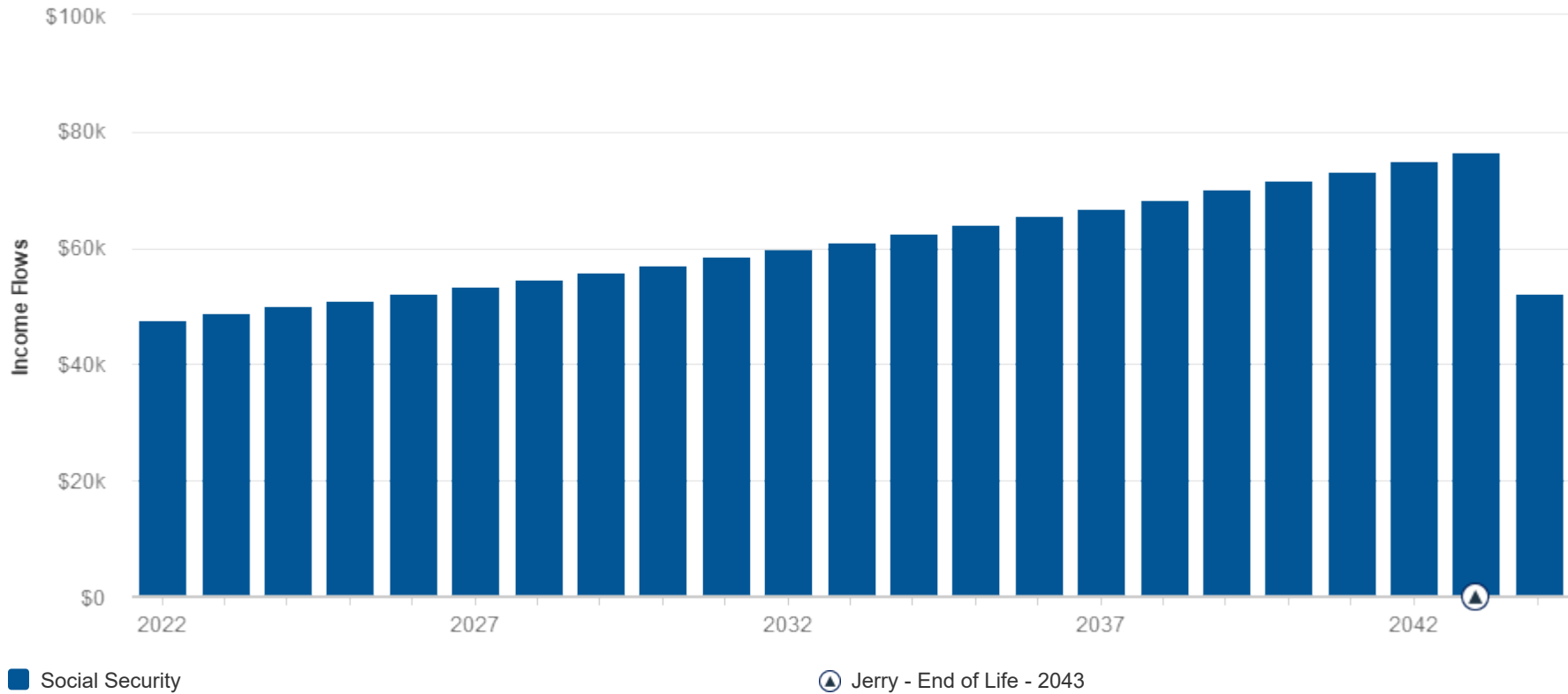
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| YEARS (AGES) | 2042 (89/88) | 2043 (90/89) | 2044 (91/90) |
|---------------------------------------|---------------------|---------------------|---------------------|
| PLANNED WITHDRAWALS | | | |
| Jerry's IRA | \$271,049 | \$290,178 | \$292,509 |
| Total Planned Withdrawals | \$271,049 | \$290,178 | \$292,509 |
| SUPPLEMENTAL WITHDRAWALS | | | |
| Company Stock | \$410,983 | \$423,276 | \$0 |
| Jerry's Whole Life Policy - Proceeds | \$0 | \$0 | \$246,448 |
| Total Supplemental Withdrawals | \$410,983 | \$423,276 | \$246,448 |
| Total Withdrawals | \$682,032 | \$713,454 | \$538,957 |
| Total Portfolio Assets | \$24,731,707 | \$25,394,748 | \$26,086,467 |
| Withdrawal Percentage | 2.76% | 2.81% | 2.07% |

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Cash Flow - Income Flows | Base Facts (All Years)

The Income Flows report illustrates your projected Cash in-flows.



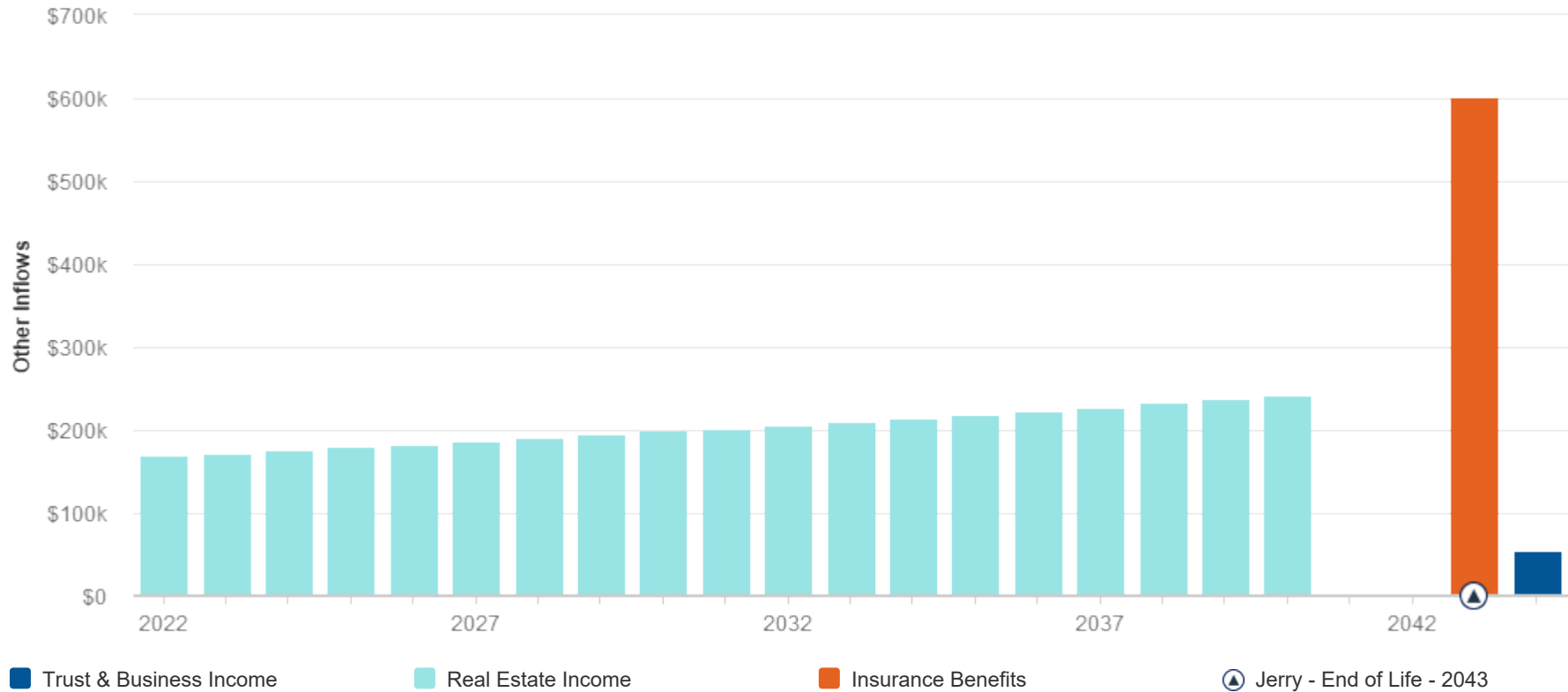
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| Year | Age | Social Security | Income Flows |
|---|-------|-----------------|--------------|
| 2022 | 69/68 | \$47,844 | \$47,844 |
| 2023 | 70/69 | \$48,930 | \$48,930 |
| 2024 | 71/70 | \$50,040 | \$50,040 |
| 2025 | 72/71 | \$51,176 | \$51,176 |
| 2026 | 73/72 | \$52,337 | \$52,337 |
| 2027 | 74/73 | \$53,525 | \$53,525 |
| 2028 | 75/74 | \$54,740 | \$54,740 |
| 2029 | 76/75 | \$55,982 | \$55,982 |
| 2030 | 77/76 | \$57,252 | \$57,252 |
| 2031 | 78/77 | \$58,551 | \$58,551 |
| 2032 | 79/78 | \$59,880 | \$59,880 |
| 2033 | 80/79 | \$61,239 | \$61,239 |
| 2034 | 81/80 | \$62,630 | \$62,630 |
| 2035 | 82/81 | \$64,052 | \$64,052 |
| 2036 | 83/82 | \$65,505 | \$65,505 |
| 2037 | 84/83 | \$66,992 | \$66,992 |
| 2038 | 85/84 | \$68,513 | \$68,513 |
| 2039 | 86/85 | \$70,068 | \$70,068 |
| 2040 | 87/86 | \$71,658 | \$71,658 |
| 2041 | 88/87 | \$73,284 | \$73,284 |
| 2042 | 89/88 | \$74,948 | \$74,948 |
|  2043 | 90/89 | \$76,649 | \$76,649 |
| 2044 | 91/90 | \$52,259 | \$52,259 |

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Cash Flow - Other Inflows | Base Facts (All Years)

The Other Inflows report illustrates your projected Cash in-flows from other sources.



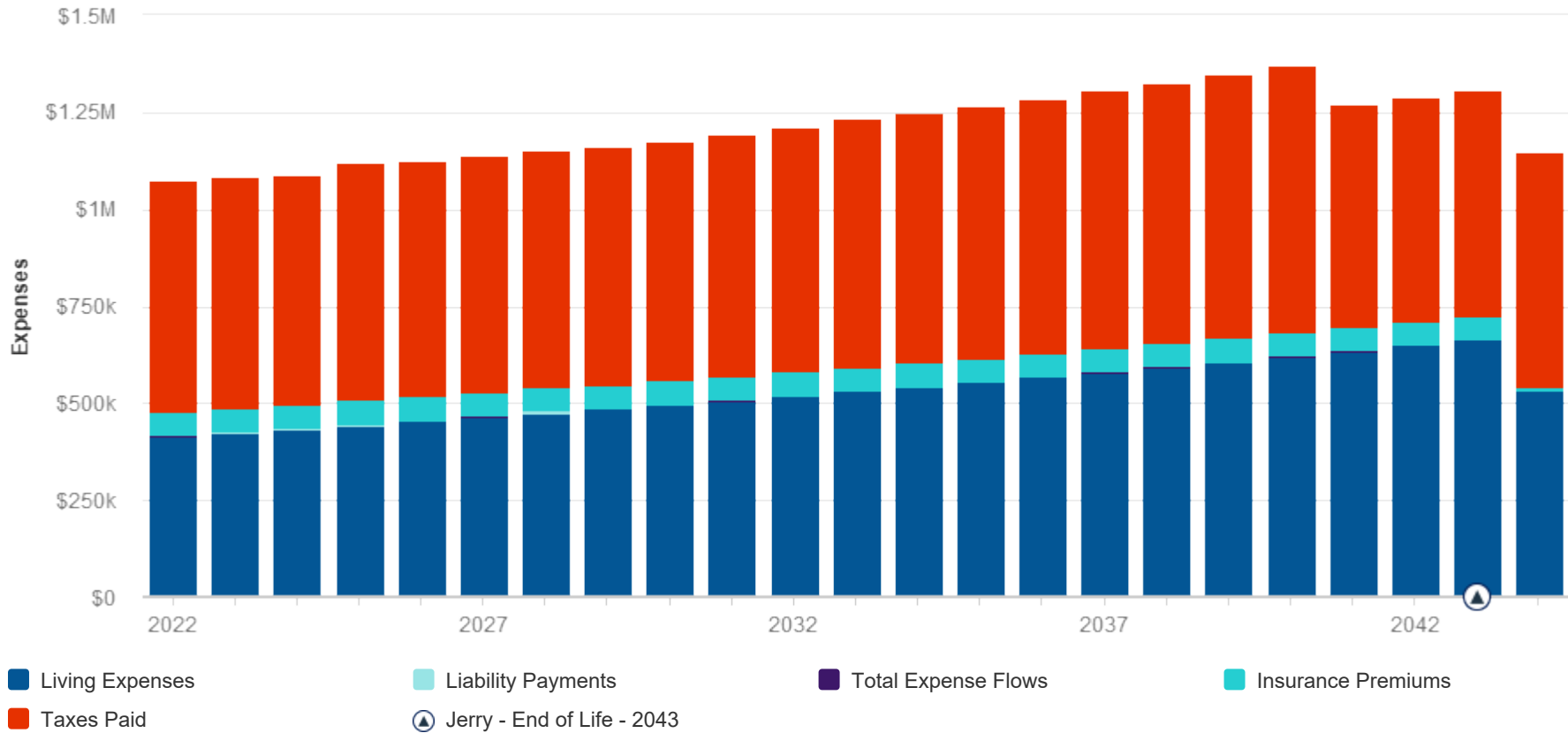
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| Year | Age | Business / Trust Income | Real Estate Income | Insurance Benefits | Other Inflows |
|------|-------|-------------------------|--------------------|--------------------|---------------|
| 2022 | 69/68 | \$0 | \$169,891 | \$0 | \$169,891 |
| 2023 | 70/69 | \$0 | \$173,288 | \$0 | \$173,288 |
| 2024 | 71/70 | \$0 | \$176,754 | \$0 | \$176,754 |
| 2025 | 72/71 | \$0 | \$180,289 | \$0 | \$180,289 |
| 2026 | 73/72 | \$0 | \$183,895 | \$0 | \$183,895 |
| 2027 | 74/73 | \$0 | \$187,573 | \$0 | \$187,573 |
| 2028 | 75/74 | \$0 | \$191,324 | \$0 | \$191,324 |
| 2029 | 76/75 | \$0 | \$195,151 | \$0 | \$195,151 |
| 2030 | 77/76 | \$0 | \$199,054 | \$0 | \$199,054 |
| 2031 | 78/77 | \$0 | \$203,035 | \$0 | \$203,035 |
| 2032 | 79/78 | \$0 | \$207,096 | \$0 | \$207,096 |
| 2033 | 80/79 | \$0 | \$211,238 | \$0 | \$211,238 |
| 2034 | 81/80 | \$0 | \$215,462 | \$0 | \$215,462 |
| 2035 | 82/81 | \$0 | \$219,772 | \$0 | \$219,772 |
| 2036 | 83/82 | \$0 | \$224,167 | \$0 | \$224,167 |
| 2037 | 84/83 | \$0 | \$228,650 | \$0 | \$228,650 |
| 2038 | 85/84 | \$0 | \$233,223 | \$0 | \$233,223 |
| 2039 | 86/85 | \$0 | \$237,888 | \$0 | \$237,888 |
| 2040 | 87/86 | \$0 | \$242,646 | \$0 | \$242,646 |
| 2041 | 88/87 | \$0 | \$0 | \$0 | \$0 |
| 2042 | 89/88 | \$0 | \$0 | \$0 | \$0 |
| 2043 | 90/89 | \$0 | \$0 | \$601,349 | \$601,349 |
| 2044 | 91/90 | \$55,183 | \$0 | \$0 | \$55,183 |

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Cash Flow - Expenses | Base Facts (All Years)

The Expenses report illustrates your projected cash expenditures.



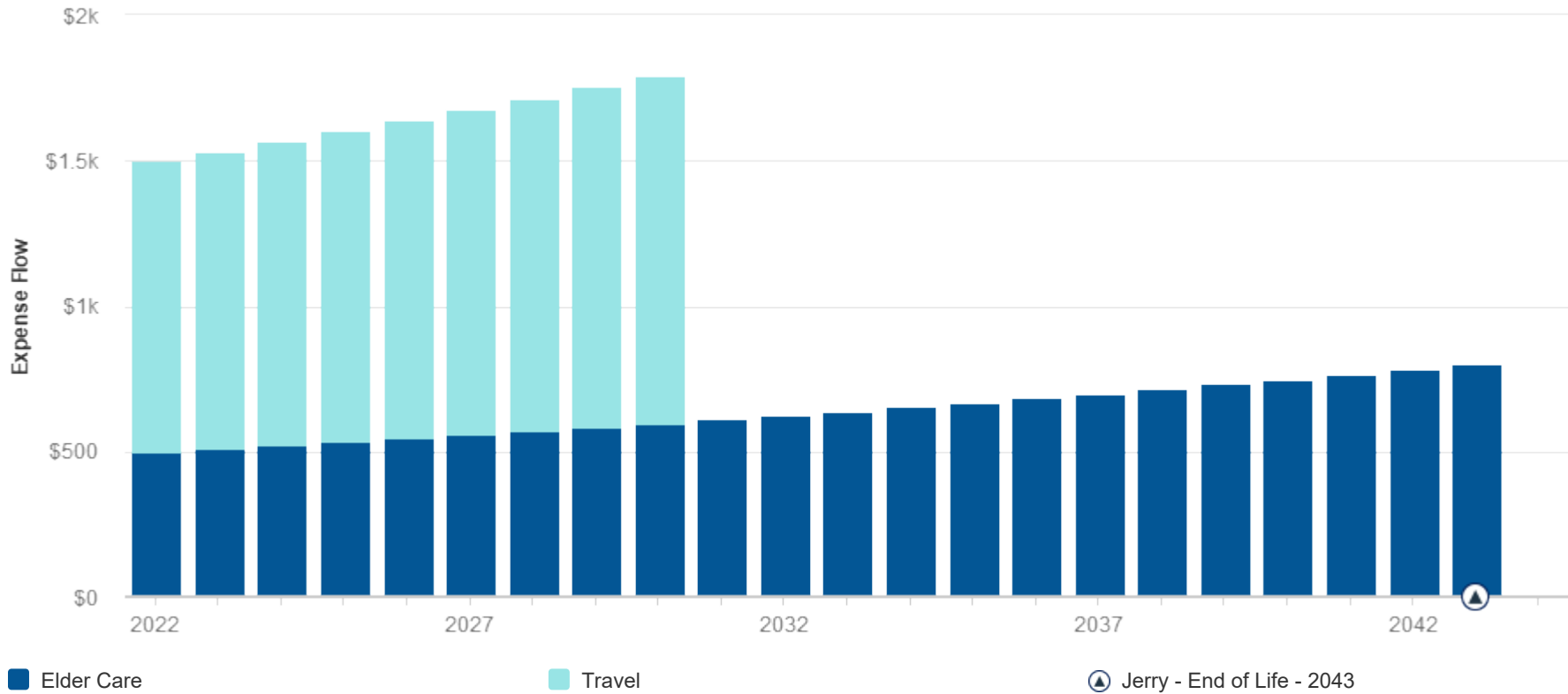
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| Year | Age | Living Expenses | Liability Payments | Other Expense Flows | Insurance Premiums | Taxes Paid | Total Expenses |
|------|-------|-----------------|--------------------|---------------------|--------------------|------------|----------------|
| 2022 | 69/68 | \$415,000 | \$1,872 | \$1,500 | \$61,320 | \$595,735 | \$1,075,427 |
| 2023 | 70/69 | \$424,421 | \$1,872 | \$1,534 | \$61,320 | \$594,213 | \$1,083,360 |
| 2024 | 71/70 | \$434,056 | \$1,872 | \$1,569 | \$61,320 | \$589,444 | \$1,088,261 |
| 2025 | 72/71 | \$443,908 | \$1,872 | \$1,605 | \$61,320 | \$614,745 | \$1,123,450 |
| 2026 | 73/72 | \$453,985 | \$1,872 | \$1,641 | \$61,320 | \$609,572 | \$1,128,390 |
| 2027 | 74/73 | \$464,290 | \$1,872 | \$1,678 | \$61,320 | \$609,317 | \$1,138,477 |
| 2028 | 75/74 | \$474,829 | \$6,325 | \$1,716 | \$61,320 | \$610,864 | \$1,155,054 |
| 2029 | 76/75 | \$485,608 | \$0 | \$1,755 | \$61,320 | \$613,382 | \$1,162,065 |
| 2030 | 77/76 | \$496,631 | \$0 | \$1,795 | \$61,320 | \$617,832 | \$1,177,578 |
| 2031 | 78/77 | \$507,905 | \$0 | \$612 | \$61,320 | \$623,959 | \$1,193,796 |
| 2032 | 79/78 | \$519,434 | \$0 | \$626 | \$61,320 | \$631,605 | \$1,212,985 |
| 2033 | 80/79 | \$531,225 | \$0 | \$640 | \$61,320 | \$640,118 | \$1,233,303 |
| 2034 | 81/80 | \$543,284 | \$0 | \$655 | \$61,320 | \$643,998 | \$1,249,257 |
| 2035 | 82/81 | \$555,617 | \$0 | \$670 | \$61,320 | \$649,456 | \$1,267,063 |
| 2036 | 83/82 | \$568,230 | \$0 | \$685 | \$61,320 | \$655,534 | \$1,285,769 |
| 2037 | 84/83 | \$581,129 | \$0 | \$701 | \$61,320 | \$663,385 | \$1,306,535 |
| 2038 | 85/84 | \$594,321 | \$0 | \$717 | \$61,320 | \$671,564 | \$1,327,922 |
| 2039 | 86/85 | \$607,812 | \$0 | \$733 | \$61,320 | \$680,356 | \$1,350,221 |
| 2040 | 87/86 | \$621,609 | \$0 | \$750 | \$61,320 | \$690,136 | \$1,373,815 |
| 2041 | 88/87 | \$635,720 | \$0 | \$767 | \$61,320 | \$574,021 | \$1,271,828 |
| 2042 | 89/88 | \$650,151 | \$0 | \$784 | \$61,320 | \$577,298 | \$1,289,553 |
| 2043 | 90/89 | \$664,909 | \$0 | \$802 | \$61,320 | \$580,097 | \$1,307,128 |
| 2044 | 91/90 | \$532,532 | \$0 | \$0 | \$10,920 | \$603,259 | \$1,146,711 |


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Cash Flow - Expense Flows | Base Facts (All Years)

The Expense Flows report illustrates your projected cash expenditures.



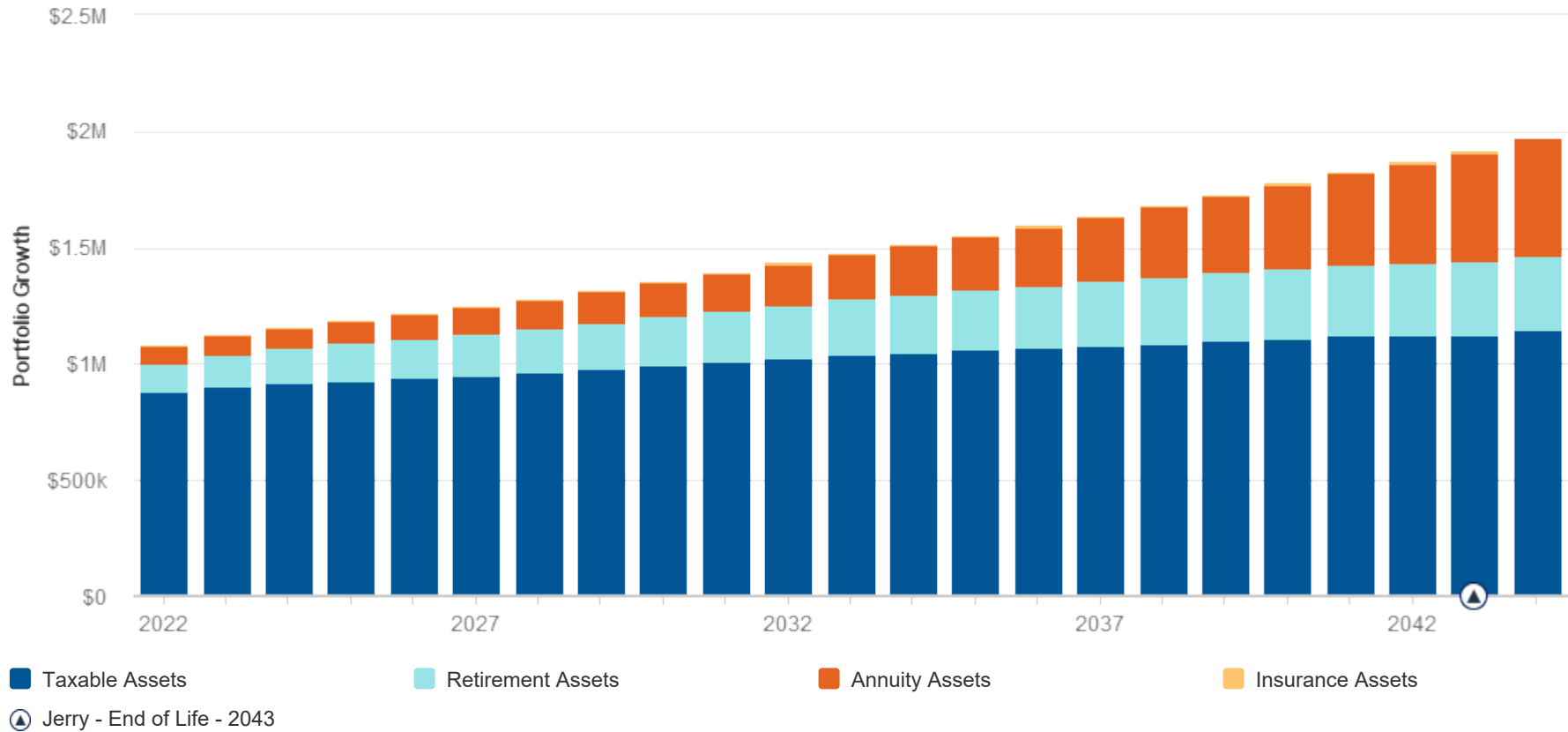
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| Year | Age | Elder Care | Travel | Total Expense Flows |
|---|-------|------------|---------|---------------------|
| 2022 | 69/68 | \$500 | \$1,000 | \$1,500 |
| 2023 | 70/69 | \$511 | \$1,023 | \$1,534 |
| 2024 | 71/70 | \$523 | \$1,046 | \$1,569 |
| 2025 | 72/71 | \$535 | \$1,070 | \$1,605 |
| 2026 | 73/72 | \$547 | \$1,094 | \$1,641 |
| 2027 | 74/73 | \$559 | \$1,119 | \$1,678 |
| 2028 | 75/74 | \$572 | \$1,144 | \$1,716 |
| 2029 | 76/75 | \$585 | \$1,170 | \$1,755 |
| 2030 | 77/76 | \$598 | \$1,197 | \$1,795 |
| 2031 | 78/77 | \$612 | \$0 | \$612 |
| 2032 | 79/78 | \$626 | \$0 | \$626 |
| 2033 | 80/79 | \$640 | \$0 | \$640 |
| 2034 | 81/80 | \$655 | \$0 | \$655 |
| 2035 | 82/81 | \$670 | \$0 | \$670 |
| 2036 | 83/82 | \$685 | \$0 | \$685 |
| 2037 | 84/83 | \$701 | \$0 | \$701 |
| 2038 | 85/84 | \$717 | \$0 | \$717 |
| 2039 | 86/85 | \$733 | \$0 | \$733 |
| 2040 | 87/86 | \$750 | \$0 | \$750 |
| 2041 | 88/87 | \$767 | \$0 | \$767 |
| 2042 | 89/88 | \$784 | \$0 | \$784 |
|  2043 | 90/89 | \$802 | \$0 | \$802 |
| 2044 | 91/90 | \$0 | \$0 | \$0 |

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Portfolio Growth | Base Facts (All Years)

The Portfolio Growth report illustrates the projected appreciation of your portfolio assets. Growth consists of interest, dividends, and capital gains.



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| Year | Age | Taxable Assets | Retirement Assets | Annuity Assets | Insurance Assets | Portfolio Growth |
|------|-------|----------------|-------------------|----------------|------------------|------------------|
| 2022 | 69/68 | \$878,057 | \$127,868 | \$70,747 | \$8,331 | \$1,085,003 |
| 2023 | 70/69 | \$905,212 | \$139,376 | \$77,383 | \$8,520 | \$1,130,491 |
| 2024 | 71/70 | \$918,496 | \$151,920 | \$84,641 | \$8,713 | \$1,163,770 |
| 2025 | 72/71 | \$927,449 | \$165,593 | \$92,581 | \$8,911 | \$1,194,534 |
| 2026 | 73/72 | \$938,727 | \$174,452 | \$101,315 | \$9,113 | \$1,223,607 |
| 2027 | 74/73 | \$951,012 | \$183,570 | \$110,870 | \$9,320 | \$1,254,772 |
| 2028 | 75/74 | \$964,145 | \$192,893 | \$121,322 | \$9,532 | \$1,287,892 |
| 2029 | 76/75 | \$977,862 | \$202,412 | \$132,755 | \$9,748 | \$1,322,777 |
| 2030 | 77/76 | \$992,719 | \$212,088 | \$145,263 | \$9,970 | \$1,360,040 |
| 2031 | 78/77 | \$1,008,363 | \$221,915 | \$158,944 | \$10,196 | \$1,399,418 |
| 2032 | 79/78 | \$1,024,866 | \$231,800 | \$173,911 | \$10,427 | \$1,441,004 |
| 2033 | 80/79 | \$1,042,171 | \$241,676 | \$190,282 | \$10,664 | \$1,484,793 |
| 2034 | 81/80 | \$1,050,954 | \$251,463 | \$208,191 | \$10,906 | \$1,521,514 |
| 2035 | 82/81 | \$1,060,072 | \$261,133 | \$227,781 | \$11,154 | \$1,560,140 |
| 2036 | 83/82 | \$1,069,529 | \$270,519 | \$249,209 | \$11,407 | \$1,600,664 |
| 2037 | 84/83 | \$1,079,449 | \$279,582 | \$272,649 | \$11,666 | \$1,643,346 |
| 2038 | 85/84 | \$1,089,748 | \$288,103 | \$298,224 | \$11,931 | \$1,688,006 |
| 2039 | 86/85 | \$1,100,327 | \$296,026 | \$326,197 | \$12,201 | \$1,734,751 |
| 2040 | 87/86 | \$1,111,213 | \$303,193 | \$356,794 | \$12,478 | \$1,783,678 |
| 2041 | 88/87 | \$1,122,408 | \$309,425 | \$390,262 | \$12,762 | \$1,834,857 |
| 2042 | 89/88 | \$1,123,039 | \$314,688 | \$426,868 | \$13,051 | \$1,877,646 |
| 2043 | 90/89 | \$1,123,326 | \$318,615 | \$466,909 | \$13,348 | \$1,922,198 |
| 2044 | 91/90 | \$1,145,743 | \$321,174 | \$510,705 | \$0 | \$1,977,622 |

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Cash Flow - Other Portfolio Activity | Base Facts (All Years)




The Other Portfolio Activity report is designed to show other items that impact your portfolio value, as well as balance calculations where some values are inherent to both the cash flow and valuation sections of the main report.

Cash Flow - Other Portfolio Activity

Jerry - End of Life - 2043

| Year | Age | Planned Savings | Investment Income Distributions | Planned Distributions | Change in Insurance Cash Value | Other Portfolio Activity |
|------|-------|-----------------|---------------------------------|-----------------------|--------------------------------|--------------------------|
| 2022 | 69/68 | \$1,000 | (\$458,314) | \$0 | \$0 | (\$457,314) |
| 2023 | 70/69 | \$1,000 | (\$468,488) | \$0 | \$0 | (\$467,488) |
| 2024 | 71/70 | \$1,000 | (\$478,889) | \$0 | \$0 | (\$477,889) |
| 2025 | 72/71 | \$1,535 | (\$489,521) | (\$67,150) | \$0 | (\$555,136) |
| 2026 | 73/72 | \$1,547 | (\$500,387) | (\$73,146) | \$0 | (\$571,986) |
| 2027 | 74/73 | \$1,559 | (\$511,496) | (\$79,987) | \$0 | (\$589,924) |
| 2028 | 75/74 | \$1,572 | (\$522,851) | (\$87,124) | \$0 | (\$608,403) |
| 2029 | 76/75 | \$1,585 | (\$534,459) | (\$94,895) | \$0 | (\$627,769) |
| 2030 | 77/76 | \$1,598 | (\$546,324) | (\$102,906) | \$0 | (\$647,632) |
| 2031 | 78/77 | \$612 | (\$558,452) | (\$112,078) | \$0 | (\$669,918) |
| 2032 | 79/78 | \$626 | (\$570,850) | (\$122,064) | \$0 | (\$692,288) |
| 2033 | 80/79 | \$640 | (\$583,523) | (\$132,935) | \$0 | (\$715,818) |
| 2034 | 81/80 | \$655 | (\$580,026) | (\$144,022) | \$0 | (\$723,393) |
| 2035 | 82/81 | \$670 | (\$576,268) | (\$156,836) | \$0 | (\$732,434) |
| 2036 | 83/82 | \$685 | (\$572,225) | (\$169,818) | \$0 | (\$741,358) |
| 2037 | 84/83 | \$0 | (\$567,962) | (\$184,909) | \$0 | (\$752,871) |
| 2038 | 85/84 | \$0 | (\$563,387) | (\$200,072) | \$0 | (\$763,459) |
| 2039 | 86/85 | \$0 | (\$558,396) | (\$216,393) | \$0 | (\$774,789) |

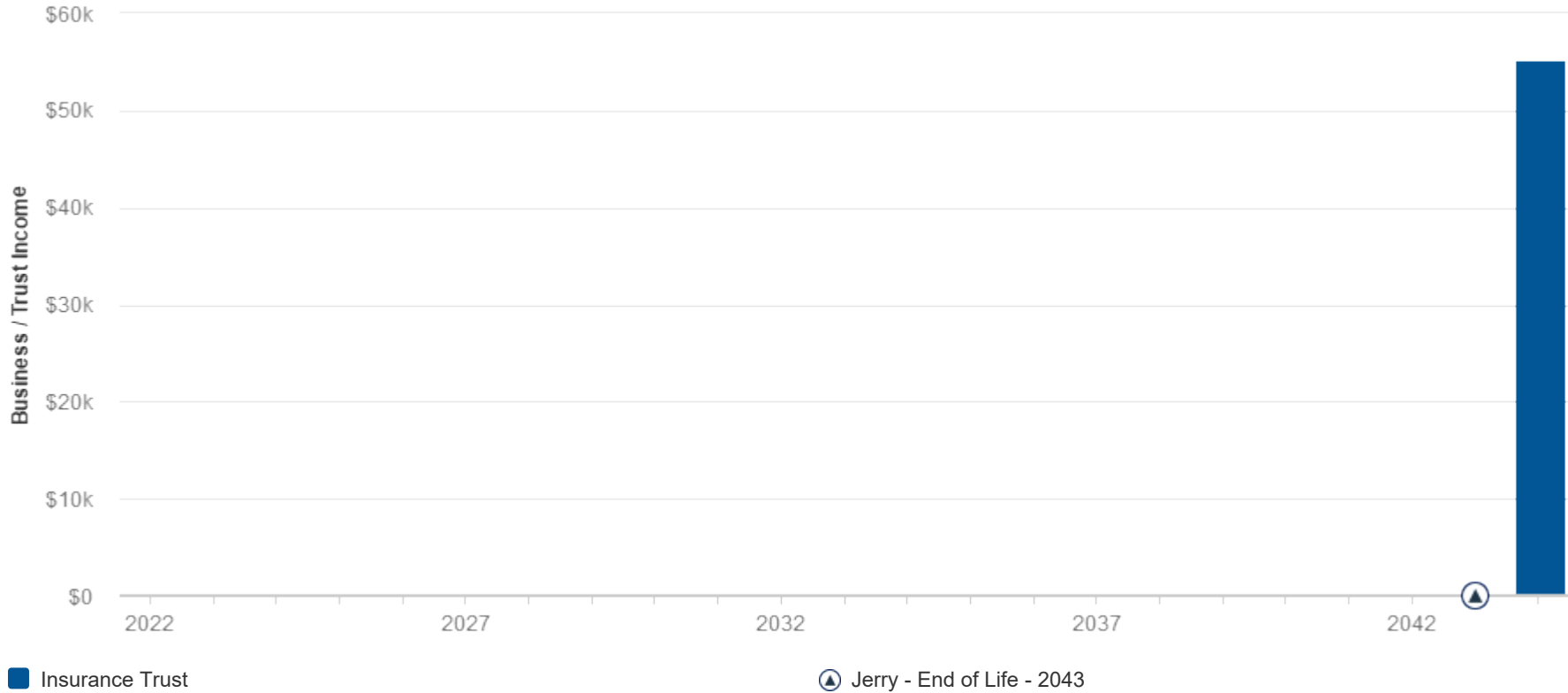
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| Year | Age | Planned Savings | Investment Income Distributions | Planned Distributions | Change in Insurance Cash Value | Other Portfolio Activity |
|---|-------|-----------------|---------------------------------|-----------------------|--------------------------------|--------------------------|
| 2040 | 87/86 | \$0 | (\$552,978) | (\$233,945) | \$0 | (\$786,923) |
| 2041 | 88/87 | \$0 | (\$547,100) | (\$250,953) | \$0 | (\$798,053) |
| 2042 | 89/88 | \$0 | (\$532,573) | (\$271,049) | \$0 | (\$803,622) |
|  2043 | 90/89 | \$0 | (\$517,025) | (\$290,178) | (\$601,349) | (\$1,408,552) |
| 2044 | 91/90 | \$0 | (\$500,312) | (\$292,509) | \$0 | (\$792,821) |

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Cash Flow - Business / Trust Income | Base Facts (All Years)

The Business / Trust Income report illustrates your projected cash in-flows from Business & Trust sources.



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| Year | Age | Insurance Trust | Total Business / Trust Income |
|------|-------|-----------------|-------------------------------|
| 2022 | 69/68 | \$0 | \$0 |
| 2023 | 70/69 | \$0 | \$0 |
| 2024 | 71/70 | \$0 | \$0 |
| 2025 | 72/71 | \$0 | \$0 |
| 2026 | 73/72 | \$0 | \$0 |
| 2027 | 74/73 | \$0 | \$0 |
| 2028 | 75/74 | \$0 | \$0 |
| 2029 | 76/75 | \$0 | \$0 |
| 2030 | 77/76 | \$0 | \$0 |
| 2031 | 78/77 | \$0 | \$0 |
| 2032 | 79/78 | \$0 | \$0 |
| 2033 | 80/79 | \$0 | \$0 |
| 2034 | 81/80 | \$0 | \$0 |
| 2035 | 82/81 | \$0 | \$0 |
| 2036 | 83/82 | \$0 | \$0 |
| 2037 | 84/83 | \$0 | \$0 |
| 2038 | 85/84 | \$0 | \$0 |
| 2039 | 86/85 | \$0 | \$0 |
| 2040 | 87/86 | \$0 | \$0 |
| 2041 | 88/87 | \$0 | \$0 |
| 2042 | 89/88 | \$0 | \$0 |
| 2043 | 90/89 | \$0 | \$0 |

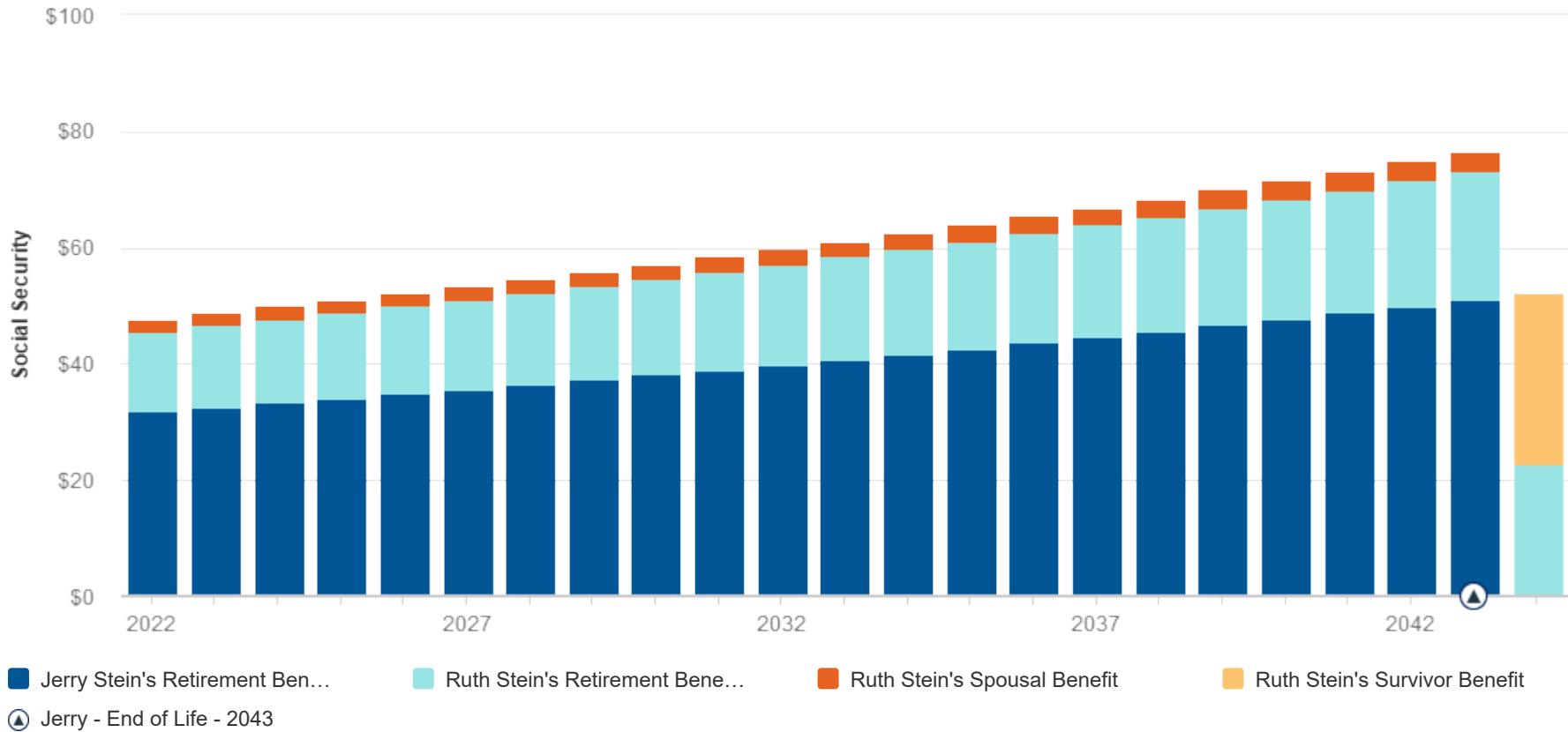
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| Year | Age | Insurance Trust | Total Business / Trust Income |
|-------------|------------|------------------------|--------------------------------------|
| 2044 | 91/90 | \$55,183 | \$55,183 |

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Cash Flow - Social Security | Base Facts (All Years)

The Social Security report illustrates the breakdown of your projected Cash in-flows from Social Security.



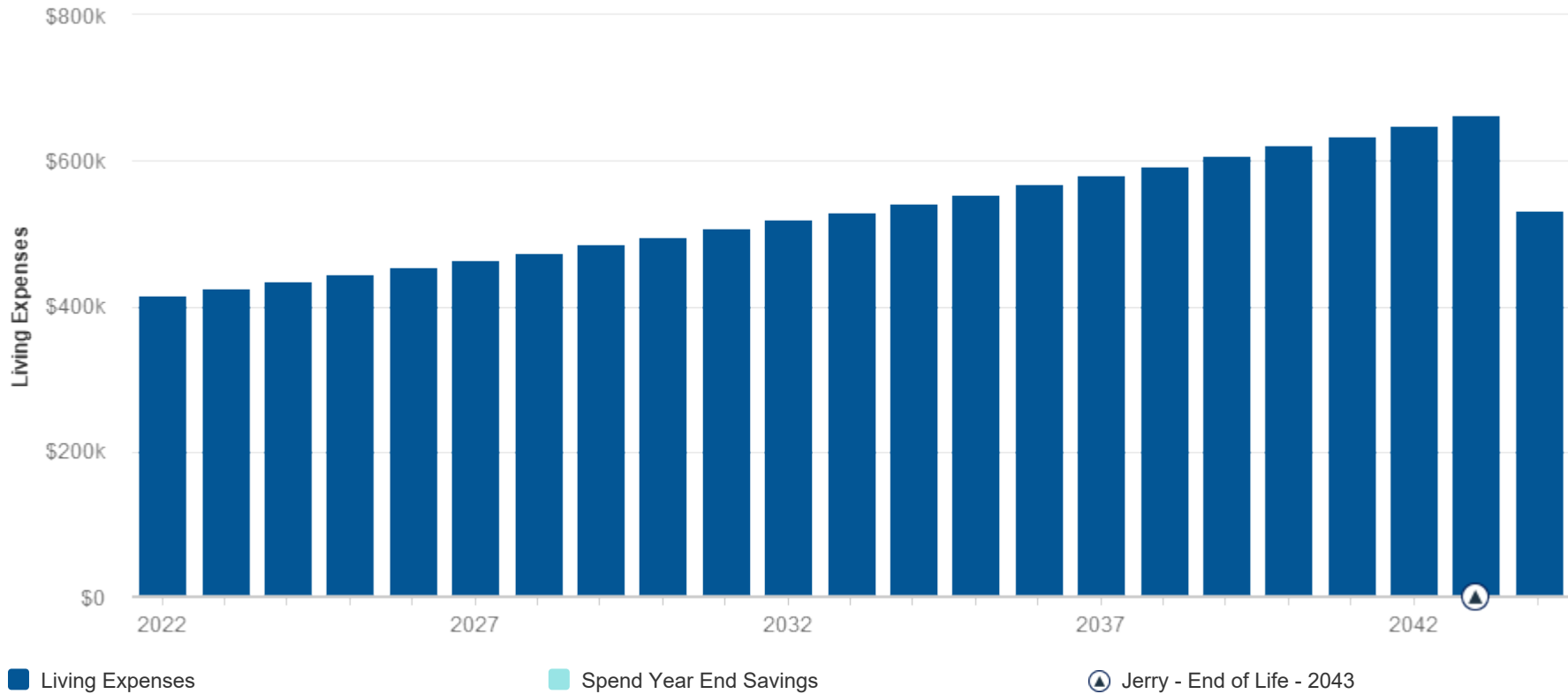
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| Year | Age | Jerry Stein's Retirement Benefit | Ruth Stein's Retirement Benefit | Ruth Stein's Spousal Benefit | Ruth Stein's Survivor Benefit | Total Social Security Income |
|------|-------|----------------------------------|---------------------------------|------------------------------|-------------------------------|------------------------------|
| 2022 | 69/68 | \$31,896 | \$13,824 | \$2,124 | \$0 | \$47,844 |
| 2023 | 70/69 | \$32,620 | \$14,138 | \$2,172 | \$0 | \$48,930 |
| 2024 | 71/70 | \$33,360 | \$14,459 | \$2,221 | \$0 | \$50,040 |
| 2025 | 72/71 | \$34,117 | \$14,787 | \$2,272 | \$0 | \$51,176 |
| 2026 | 73/72 | \$34,891 | \$15,123 | \$2,323 | \$0 | \$52,337 |
| 2027 | 74/73 | \$35,683 | \$15,466 | \$2,376 | \$0 | \$53,525 |
| 2028 | 75/74 | \$36,493 | \$15,817 | \$2,430 | \$0 | \$54,740 |
| 2029 | 76/75 | \$37,321 | \$16,176 | \$2,485 | \$0 | \$55,982 |
| 2030 | 77/76 | \$38,168 | \$16,543 | \$2,541 | \$0 | \$57,252 |
| 2031 | 78/77 | \$39,034 | \$16,919 | \$2,598 | \$0 | \$58,551 |
| 2032 | 79/78 | \$39,920 | \$17,303 | \$2,657 | \$0 | \$59,880 |
| 2033 | 80/79 | \$40,826 | \$17,696 | \$2,717 | \$0 | \$61,239 |
| 2034 | 81/80 | \$41,753 | \$18,098 | \$2,779 | \$0 | \$62,630 |
| 2035 | 82/81 | \$42,701 | \$18,509 | \$2,842 | \$0 | \$64,052 |
| 2036 | 83/82 | \$43,670 | \$18,929 | \$2,906 | \$0 | \$65,505 |
| 2037 | 84/83 | \$44,661 | \$19,359 | \$2,972 | \$0 | \$66,992 |
| 2038 | 85/84 | \$45,675 | \$19,798 | \$3,040 | \$0 | \$68,513 |
| 2039 | 86/85 | \$46,712 | \$20,247 | \$3,109 | \$0 | \$70,068 |
| 2040 | 87/86 | \$47,772 | \$20,707 | \$3,179 | \$0 | \$71,658 |
| 2041 | 88/87 | \$48,856 | \$21,177 | \$3,251 | \$0 | \$73,284 |
| 2042 | 89/88 | \$49,965 | \$21,658 | \$3,325 | \$0 | \$74,948 |
| 2043 | 90/89 | \$51,099 | \$22,150 | \$3,400 | \$0 | \$76,649 |
| 2044 | 91/90 | \$0 | \$22,653 | \$0 | \$29,606 | \$52,259 |

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Cash Flow - Living Expenses | Base Facts (All Years)

The Living Expenses report illustrates your projected cash expenditures.



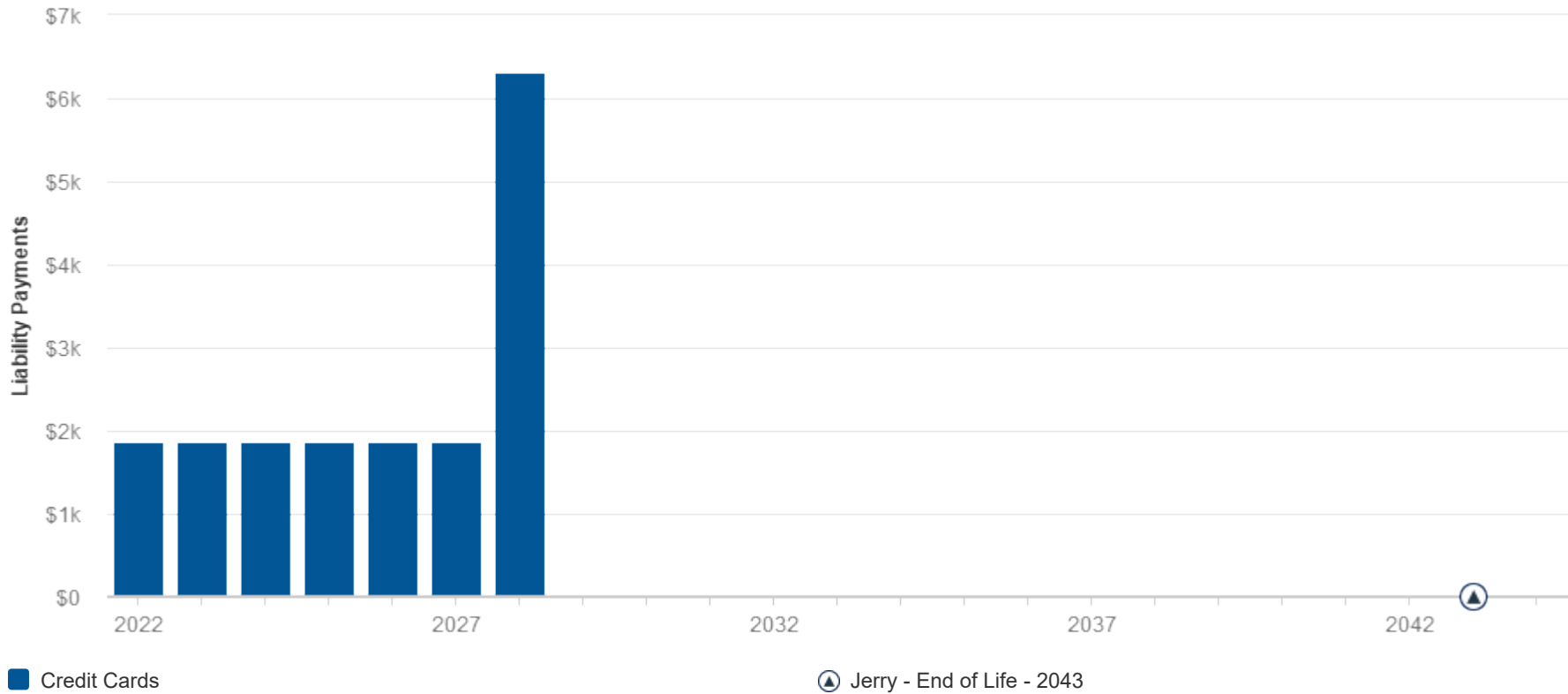
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| Year | Age | Living Expenses | Spend Year End Savings | Total Living Expenses |
|--------|-------|-----------------|------------------------|-----------------------|
| 2022 | 69/68 | \$415,000 | \$0 | \$415,000 |
| 2023 | 70/69 | \$424,421 | \$0 | \$424,421 |
| 2024 | 71/70 | \$434,055 | \$1 | \$434,056 |
| 2025 | 72/71 | \$443,908 | \$0 | \$443,908 |
| 2026 | 73/72 | \$453,985 | \$0 | \$453,985 |
| 2027 | 74/73 | \$464,290 | \$0 | \$464,290 |
| 2028 | 75/74 | \$474,829 | \$0 | \$474,829 |
| 2029 | 76/75 | \$485,608 | \$0 | \$485,608 |
| 2030 | 77/76 | \$496,631 | \$0 | \$496,631 |
| 2031 | 78/77 | \$507,905 | \$0 | \$507,905 |
| 2032 | 79/78 | \$519,434 | \$0 | \$519,434 |
| 2033 | 80/79 | \$531,225 | \$0 | \$531,225 |
| 2034 | 81/80 | \$543,284 | \$0 | \$543,284 |
| 2035 | 82/81 | \$555,617 | \$0 | \$555,617 |
| 2036 | 83/82 | \$568,230 | \$0 | \$568,230 |
| 2037 | 84/83 | \$581,129 | \$0 | \$581,129 |
| 2038 | 85/84 | \$594,321 | \$0 | \$594,321 |
| 2039 | 86/85 | \$607,812 | \$0 | \$607,812 |
| 2040 | 87/86 | \$621,609 | \$0 | \$621,609 |
| 2041 | 88/87 | \$635,720 | \$0 | \$635,720 |
| 2042 | 89/88 | \$650,151 | \$0 | \$650,151 |
| ▲ 2043 | 90/89 | \$664,909 | \$0 | \$664,909 |
| 2044 | 91/90 | \$532,532 | \$0 | \$532,532 |


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Cash Flow - Liability Payments | Base Facts (All Years)

The Liability Payments report illustrates your projected cash expenditures for your liabilities.



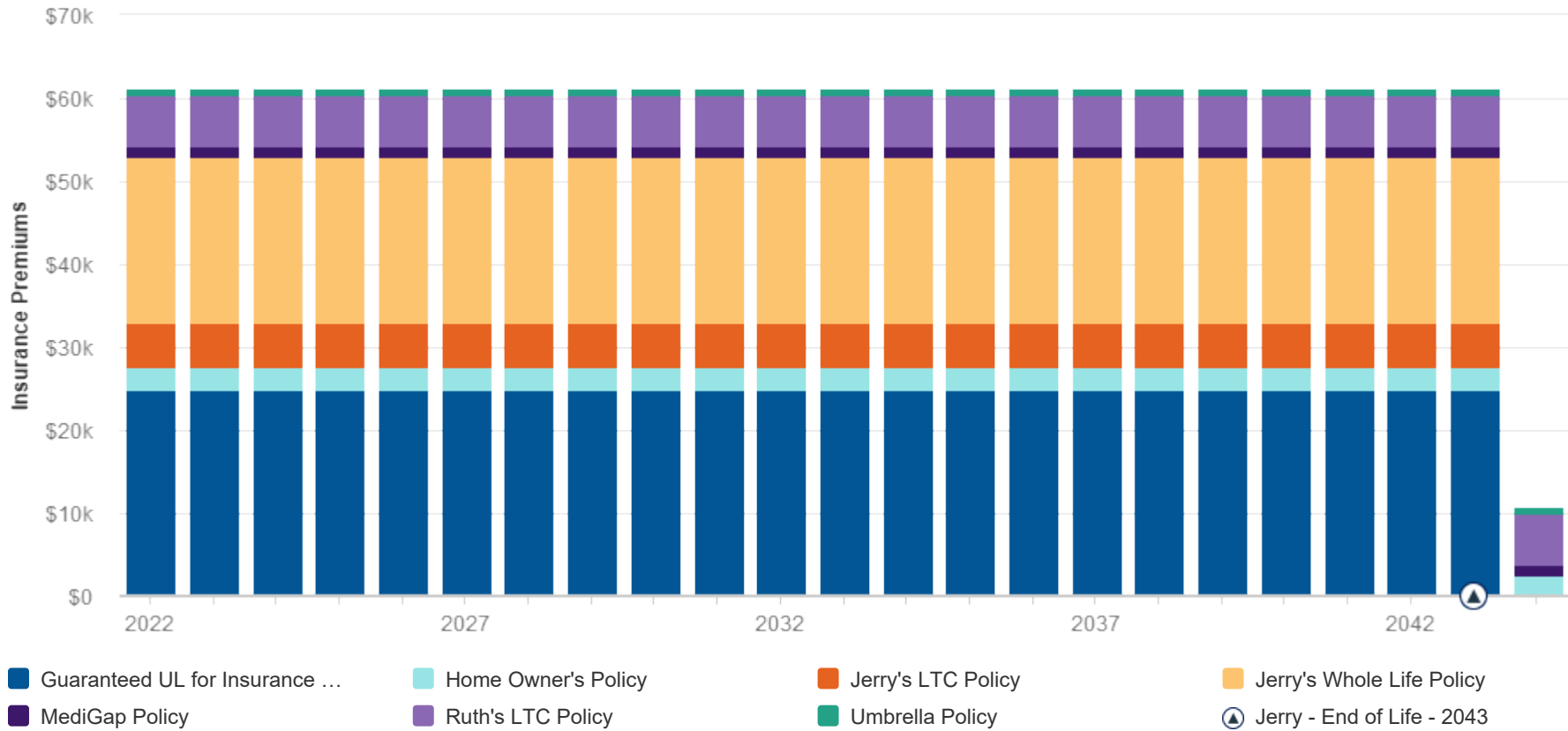
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| Year | Age | Credit Cards | Total Liability Payments |
|---|-------|--------------|--------------------------|
| 2022 | 69/68 | \$1,872 | \$1,872 |
| 2023 | 70/69 | \$1,872 | \$1,872 |
| 2024 | 71/70 | \$1,872 | \$1,872 |
| 2025 | 72/71 | \$1,872 | \$1,872 |
| 2026 | 73/72 | \$1,872 | \$1,872 |
| 2027 | 74/73 | \$1,872 | \$1,872 |
| 2028 | 75/74 | \$6,325 | \$6,325 |
| 2029 | 76/75 | \$0 | \$0 |
| 2030 | 77/76 | \$0 | \$0 |
| 2031 | 78/77 | \$0 | \$0 |
| 2032 | 79/78 | \$0 | \$0 |
| 2033 | 80/79 | \$0 | \$0 |
| 2034 | 81/80 | \$0 | \$0 |
| 2035 | 82/81 | \$0 | \$0 |
| 2036 | 83/82 | \$0 | \$0 |
| 2037 | 84/83 | \$0 | \$0 |
| 2038 | 85/84 | \$0 | \$0 |
| 2039 | 86/85 | \$0 | \$0 |
| 2040 | 87/86 | \$0 | \$0 |
| 2041 | 88/87 | \$0 | \$0 |
| 2042 | 89/88 | \$0 | \$0 |
|  2043 | 90/89 | \$0 | \$0 |
| 2044 | 91/90 | \$0 | \$0 |

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Cash Flow - Insurance Premiums | Base Facts (All Years)

The Insurance Premiums report illustrates your projected cash expenditures for your insurance coverage.



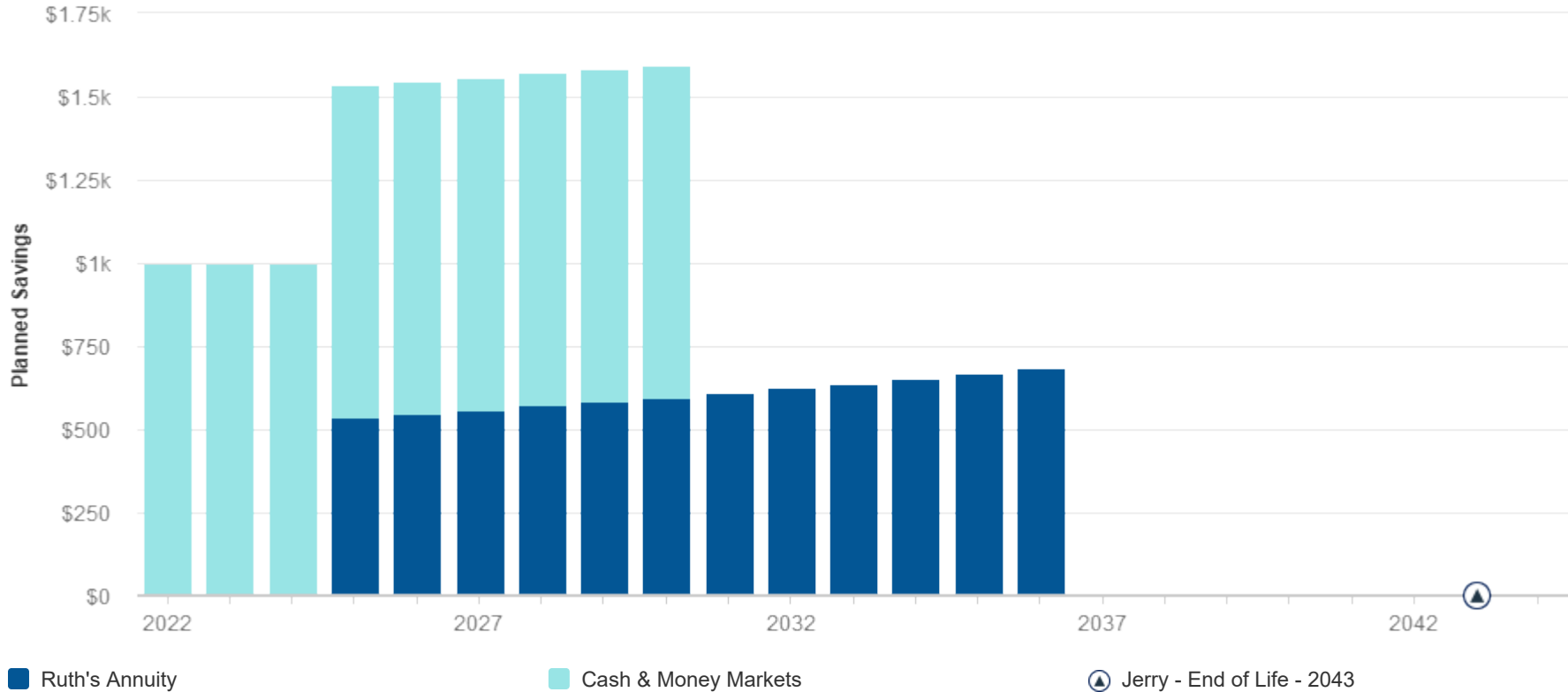
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| Year | Age | Guaranteed UL for Insurance Trust | Home Owner's Policy | Jerry's LTC Policy | Jerry's Whole Life Policy | MediGap Policy | Ruth's LTC Policy | Umbrella Policy | Total Insurance Premiums |
|------|-------|-----------------------------------|---------------------|--------------------|---------------------------|----------------|-------------------|-----------------|--------------------------|
| 2022 | 69/68 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2023 | 70/69 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2024 | 71/70 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2025 | 72/71 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2026 | 73/72 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2027 | 74/73 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2028 | 75/74 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2029 | 76/75 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2030 | 77/76 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2031 | 78/77 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2032 | 79/78 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2033 | 80/79 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2034 | 81/80 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2035 | 82/81 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2036 | 83/82 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2037 | 84/83 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2038 | 85/84 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2039 | 86/85 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2040 | 87/86 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2041 | 88/87 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2042 | 89/88 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2043 | 90/89 | \$25,000 | \$2,600 | \$5,400 | \$20,000 | \$1,200 | \$6,200 | \$920 | \$61,320 |
| 2044 | 91/90 | \$0 | \$2,600 | \$0 | \$0 | \$1,200 | \$6,200 | \$920 | \$10,920 |


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Cash Flow - Planned Savings | Base Facts (All Years)

The Planned Savings report illustrates your projected cash flow resulting from employee retirement contributions and transfers from cash assets to non-cash assets.



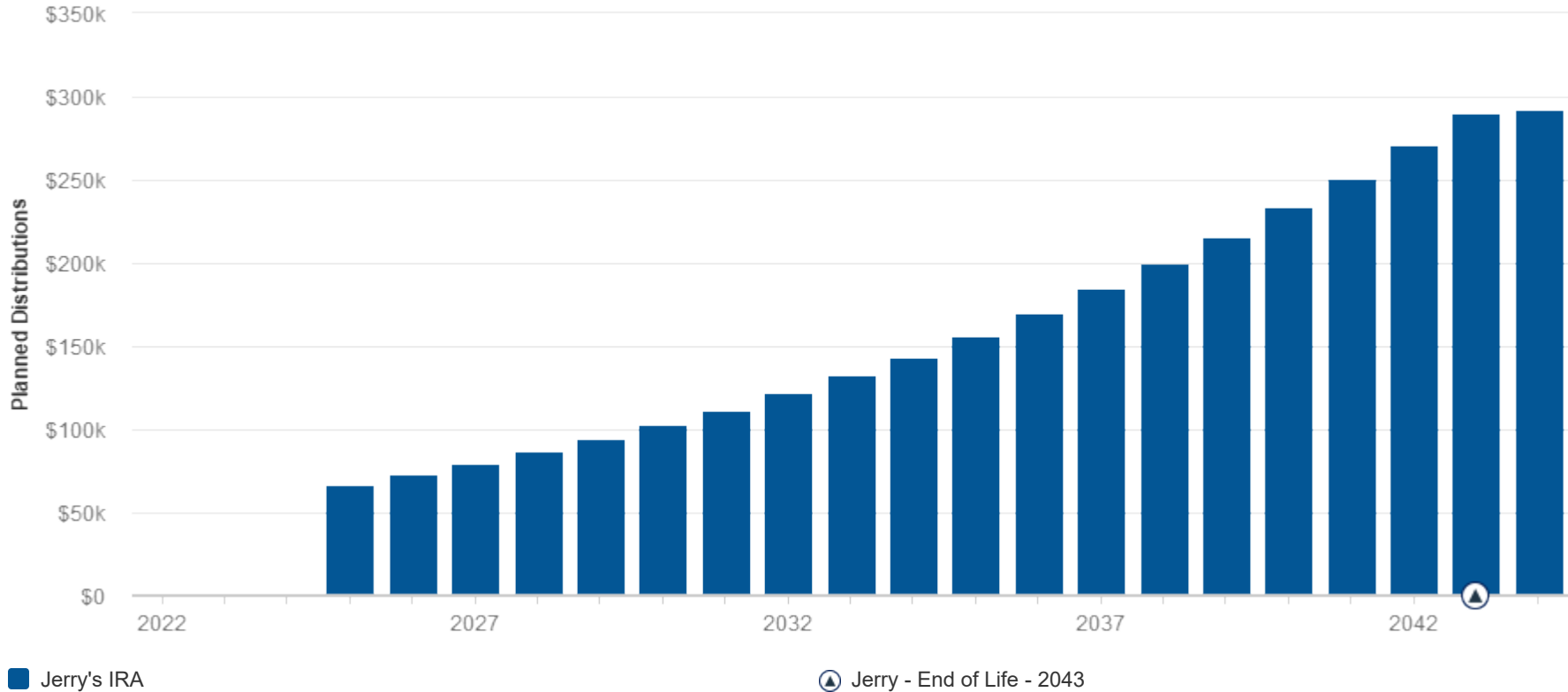
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| Year | Age | Ruth's Annuity | Cash & Money Markets | Total Planned Savings |
|---|-------|----------------|----------------------|-----------------------|
| 2022 | 69/68 | \$0 | \$1,000 | \$1,000 |
| 2023 | 70/69 | \$0 | \$1,000 | \$1,000 |
| 2024 | 71/70 | \$0 | \$1,000 | \$1,000 |
| 2025 | 72/71 | \$535 | \$1,000 | \$1,535 |
| 2026 | 73/72 | \$547 | \$1,000 | \$1,547 |
| 2027 | 74/73 | \$559 | \$1,000 | \$1,559 |
| 2028 | 75/74 | \$572 | \$1,000 | \$1,572 |
| 2029 | 76/75 | \$585 | \$1,000 | \$1,585 |
| 2030 | 77/76 | \$598 | \$1,000 | \$1,598 |
| 2031 | 78/77 | \$612 | \$0 | \$612 |
| 2032 | 79/78 | \$626 | \$0 | \$626 |
| 2033 | 80/79 | \$640 | \$0 | \$640 |
| 2034 | 81/80 | \$655 | \$0 | \$655 |
| 2035 | 82/81 | \$670 | \$0 | \$670 |
| 2036 | 83/82 | \$685 | \$0 | \$685 |
| 2037 | 84/83 | \$0 | \$0 | \$0 |
| 2038 | 85/84 | \$0 | \$0 | \$0 |
| 2039 | 86/85 | \$0 | \$0 | \$0 |
| 2040 | 87/86 | \$0 | \$0 | \$0 |
| 2041 | 88/87 | \$0 | \$0 | \$0 |
| 2042 | 89/88 | \$0 | \$0 | \$0 |
|  2043 | 90/89 | \$0 | \$0 | \$0 |
| 2044 | 91/90 | \$0 | \$0 | \$0 |

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Cash Flow - Planned Distributions | Base Facts (All Years)

The Planned Distributions report illustrates your projected cash flow resulting from Qualified Plan distributions and transfers from non-cash assets to cash assets.



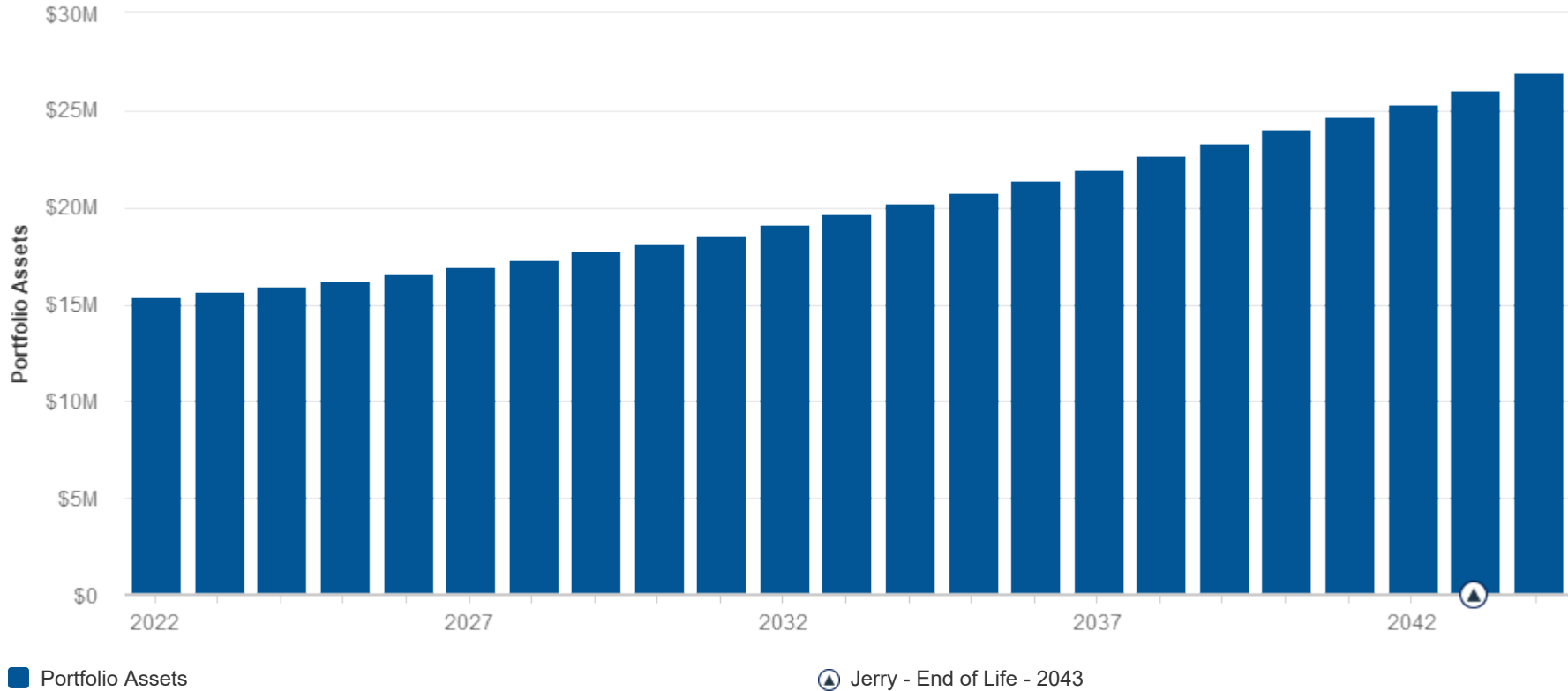
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| Year | Age | Jerry's IRA | Total Planned Distributions |
|------|-------|-------------|-----------------------------|
| 2022 | 69/68 | \$0 | \$0 |
| 2023 | 70/69 | \$0 | \$0 |
| 2024 | 71/70 | \$0 | \$0 |
| 2025 | 72/71 | \$67,150 | \$67,150 |
| 2026 | 73/72 | \$73,146 | \$73,146 |
| 2027 | 74/73 | \$79,987 | \$79,987 |
| 2028 | 75/74 | \$87,124 | \$87,124 |
| 2029 | 76/75 | \$94,895 | \$94,895 |
| 2030 | 77/76 | \$102,906 | \$102,906 |
| 2031 | 78/77 | \$112,078 | \$112,078 |
| 2032 | 79/78 | \$122,064 | \$122,064 |
| 2033 | 80/79 | \$132,935 | \$132,935 |
| 2034 | 81/80 | \$144,022 | \$144,022 |
| 2035 | 82/81 | \$156,836 | \$156,836 |
| 2036 | 83/82 | \$169,818 | \$169,818 |
| 2037 | 84/83 | \$184,909 | \$184,909 |
| 2038 | 85/84 | \$200,072 | \$200,072 |
| 2039 | 86/85 | \$216,393 | \$216,393 |
| 2040 | 87/86 | \$233,945 | \$233,945 |
| 2041 | 88/87 | \$250,953 | \$250,953 |
| 2042 | 89/88 | \$271,049 | \$271,049 |
| 2043 | 90/89 | \$290,178 | \$290,178 |
| 2044 | 91/90 | \$292,509 | \$292,509 |


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Cash Flow - Total Portfolio Assets | Base Facts (All Years)

The Total Portfolio Assets report illustrates the impact to your total portfolio assets resulting from Cash Flow, Portfolio Growth and Other Portfolio Activity.



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| Year | Age | Net Cash Flow | Portfolio Growth | Other Portfolio Activity | Total Portfolio Assets |
|---|-------|---------------|------------------|--------------------------|------------------------|
| 2022 | 69/68 | (\$400,378) | \$1,085,003 | (\$457,314) | \$15,395,923 |
| 2023 | 70/69 | (\$393,654) | \$1,130,491 | (\$467,488) | \$15,665,272 |
| 2024 | 71/70 | (\$383,578) | \$1,163,770 | (\$477,889) | \$15,967,575 |
| 2025 | 72/71 | (\$336,849) | \$1,194,534 | (\$555,136) | \$16,268,124 |
| 2026 | 73/72 | (\$320,172) | \$1,223,607 | (\$571,986) | \$16,597,573 |
| 2027 | 74/73 | (\$307,455) | \$1,254,772 | (\$589,924) | \$16,952,966 |
| 2028 | 75/74 | (\$300,587) | \$1,287,892 | (\$608,403) | \$17,329,868 |
| 2029 | 76/75 | (\$283,163) | \$1,322,777 | (\$627,769) | \$17,739,713 |
| 2030 | 77/76 | (\$273,640) | \$1,360,040 | (\$647,632) | \$18,176,481 |
| 2031 | 78/77 | (\$262,292) | \$1,399,418 | (\$669,918) | \$18,641,689 |
| 2032 | 79/78 | (\$253,721) | \$1,441,004 | (\$692,288) | \$19,134,684 |
| 2033 | 80/79 | (\$245,008) | \$1,484,793 | (\$715,818) | \$19,656,651 |
| 2034 | 81/80 | (\$247,772) | \$1,521,514 | (\$723,393) | \$20,205,000 |
| 2035 | 82/81 | (\$250,805) | \$1,560,140 | (\$732,434) | \$20,779,901 |
| 2036 | 83/82 | (\$254,739) | \$1,600,664 | (\$741,358) | \$21,384,468 |
| 2037 | 84/83 | (\$258,022) | \$1,643,346 | (\$752,871) | \$22,016,921 |
| 2038 | 85/84 | (\$262,727) | \$1,688,006 | (\$763,459) | \$22,678,741 |
| 2039 | 86/85 | (\$267,476) | \$1,734,751 | (\$774,789) | \$23,371,227 |
| 2040 | 87/86 | (\$272,588) | \$1,783,678 | (\$786,923) | \$24,095,394 |
| 2041 | 88/87 | (\$400,491) | \$1,834,857 | (\$798,053) | \$24,731,707 |
| 2042 | 89/88 | (\$410,983) | \$1,877,646 | (\$803,622) | \$25,394,748 |
|  2043 | 90/89 | \$178,073 | \$1,922,198 | (\$1,408,552) | \$26,086,467 |
| 2044 | 91/90 | (\$246,448) | \$1,977,622 | (\$792,821) | \$27,024,820 |

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Monte Carlo Summary | Base Facts

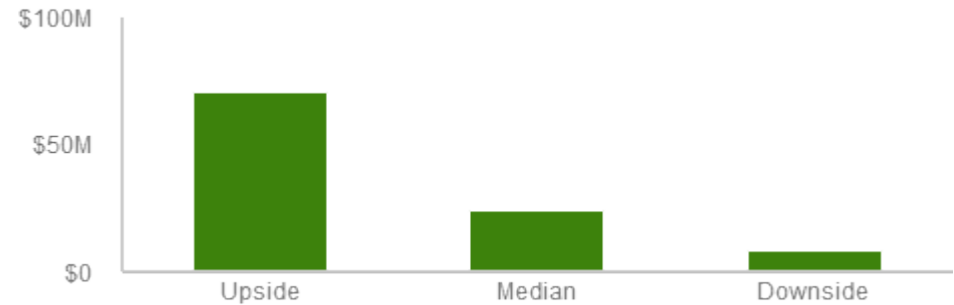
This Monte Carlo Analysis runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

Probability Of Success



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

Portfolio Assets



| Market Conditions | Percentile | Portfolio Assets |
|-------------------|------------|------------------|
| Upside | 97.5% | \$70,672,298 |
| Median | 50.0% | \$24,560,178 |
| Downside | 2.5% | \$8,504,288 |

This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.

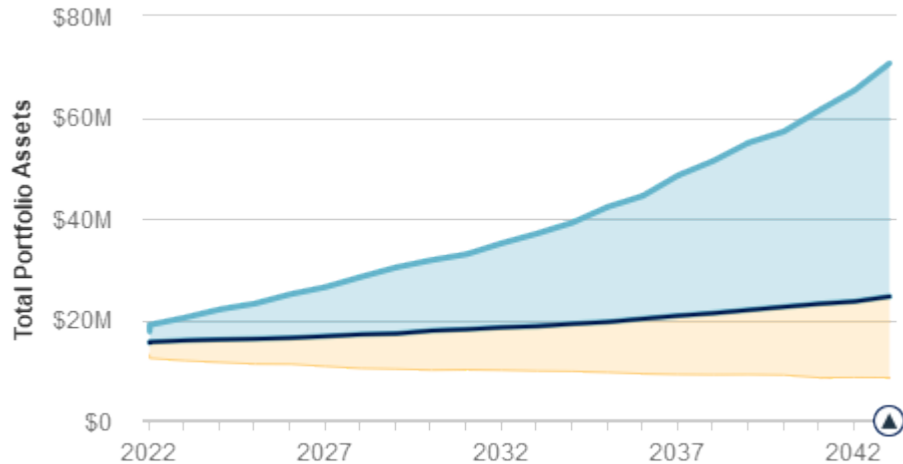
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Monte Carlo Asset Spread | Base Facts

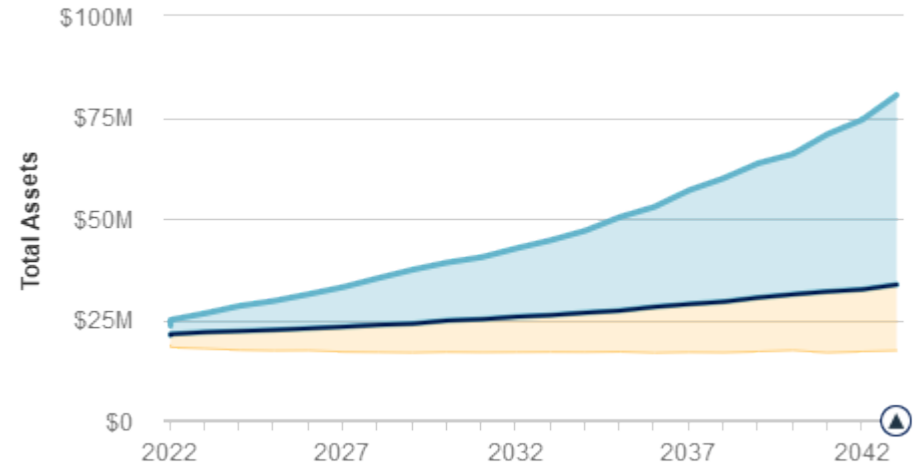


The following Monte Carlo charts illustrate a potential range of your assets over time. The chart shows the spread of the results of all the tests.

Total Portfolio Assets



Total Assets



■ Above Average Market (80%)
 — Average Market (50%)
 ■ Below Average Market (20%)
▲ Jerry - End of Life - 2043

| Monte Carlo Statistics | Ending Portfolio Assets | Ending Total Assets |
|------------------------|-------------------------|---------------------|
| Maximum | \$195,619,575 | \$205,251,906 |
| 97.5 Percentile | \$70,672,298 | \$80,480,484 |
| Median | \$24,560,178 | \$33,641,041 |
| 2.5 Percentile | \$8,504,288 | \$17,320,247 |
| Minimum | \$3,509,790 | \$11,474,627 |
| Average | \$28,997,696 | \$38,208,945 |

Simulation Runs: 1000
Beginning Portfolio Assets: \$15,168,612
Beginning Total Assets: \$20,793,612

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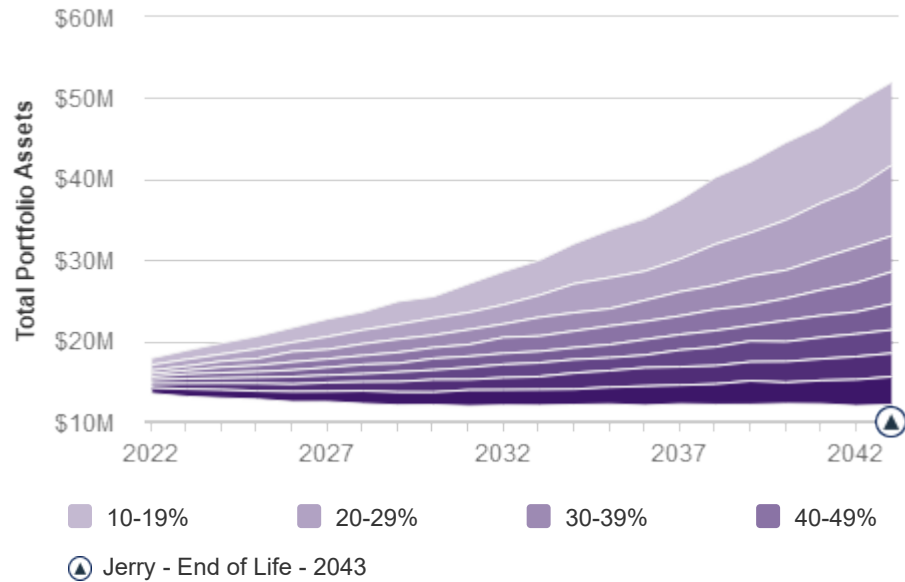
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Monte Carlo Asset Confidence | Base Facts



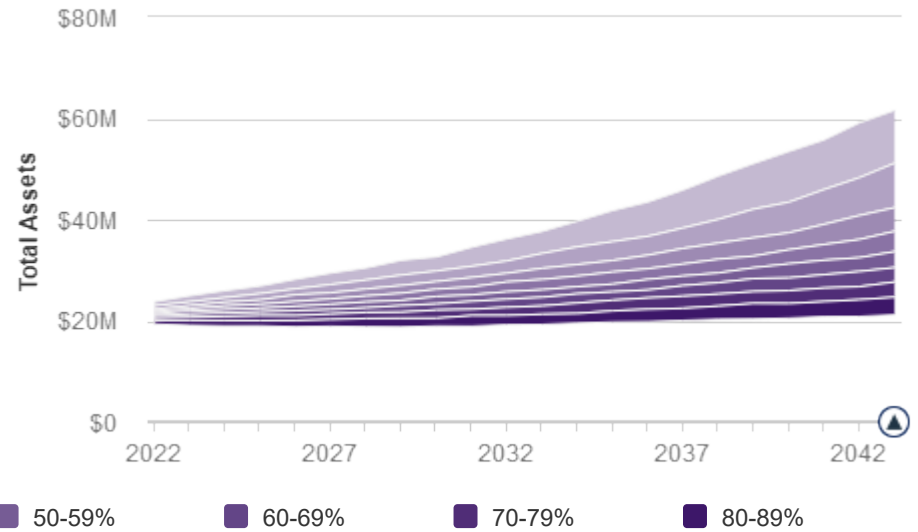
The following Monte Carlo charts illustrate the probability of achieving a minimum asset level over time. Each color band reflects the percentage of simulations that had AT LEAST the asset level shown in the chart.

Total Portfolio Assets



| Monte Carlo Statistics | Ending Portfolio Assets | Ending Total Assets |
|------------------------|-------------------------|---------------------|
| Maximum | \$195,619,575 | \$205,251,906 |
| 97.5 Percentile | \$70,672,298 | \$80,480,484 |
| Median | \$24,560,178 | \$33,641,041 |
| 2.5 Percentile | \$8,504,288 | \$17,320,247 |
| Minimum | \$3,509,790 | \$11,474,627 |
| Average | \$28,997,696 | \$38,208,945 |

Total Assets



Simulation Runs: 1000
 Beginning Portfolio Assets: \$15,168,612
 Beginning Total Assets: \$20,793,612

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This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan.

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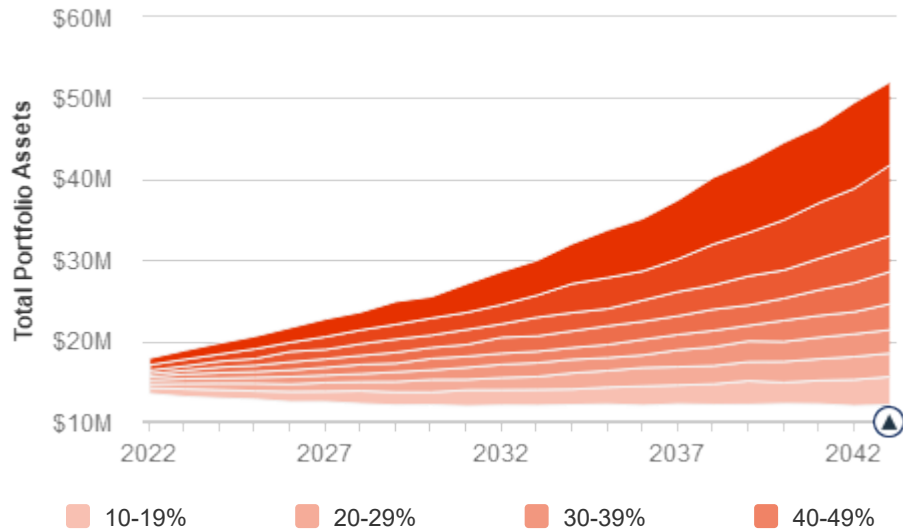
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Monte Carlo Asset Risk | Base Facts



The following Monte Carlo charts illustrate the probability that the shown level of assets will NOT be reached. Each color band reflects the percentage of simulations that FAILED to meet the asset level shown in the chart.

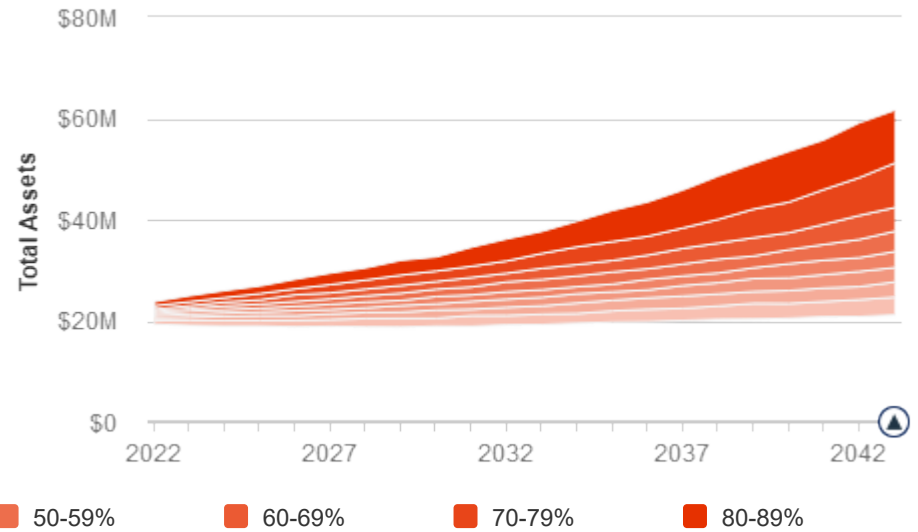
Total Portfolio Assets



▲ Jerry - End of Life - 2043

| Monte Carlo Statistics | Ending Portfolio Assets | Ending Total Assets |
|------------------------|-------------------------|---------------------|
| Maximum | \$195,619,575 | \$205,251,906 |
| 97.5 Percentile | \$70,672,298 | \$80,480,484 |
| Median | \$24,560,178 | \$33,641,041 |
| 2.5 Percentile | \$8,504,288 | \$17,320,247 |
| Minimum | \$3,509,790 | \$11,474,627 |
| Average | \$28,997,696 | \$38,208,945 |

Total Assets



Simulation Runs: 1000
 Beginning Portfolio Assets: \$15,168,612
 Beginning Total Assets: \$20,793,612

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This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan.

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.

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Monte Carlo Goal Analysis | Base Facts



The following table illustrates the probable funding levels that your defined goals may achieve.

| Cash Flow Goal | Type | Start Year | End Year | Present Value Amount | Funded By | Average Funding Level |
|-----------------|-----------------|------------|----------|----------------------|-----------|-----------------------|
| Elder Care | Planned Expense | 2022 | 2043 | \$500 | — | 100.0% |
| Living Expenses | Planned Expense | — | — | \$400,000 | — | 335.8% |
| Travel | Planned Expense | 2022 | 2030 | \$1,000 | — | 100.0% |

This Monte Carlo analysis illustrates the potential results of your goal planning using up to 1000 randomly generated market returns and volatility. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow of your anticipated future expenses and goal planning priorities. The Average Funding Level displays the average funding for a goal or expense based on the number of times the Monte Carlo simulation has run.

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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 |
|-------|---------------------|----------------------|
|-------|---------------------|----------------------|

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.
- **Total Assets:** Includes all Total Portfolio Assets plus any Personal Property, Real Estate, Notes Receivable, Business assets, Irrevocable Trust assets and Family Limited Partnerships.

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- **Total Portfolio Assets:** Includes all holdings within the following categories: Investment Assets, Cash Assets, Retirement Assets, Annuities, Insurance Assets and any Stock Options / Grants.

A Monte Carlo Analysis seeks to approximate actual investment market volatility by randomizing investment returns and looks at various scenarios to imitate the random behavior of real life. 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 benchmark indices. The benchmark index data includes gross monthly returns collected over a span of years of changing market conditions. These benchmark indices are tied to asset classes which are associated to the securities in each investment account or model portfolio in your financial plan. Monte Carlo uses your existing holdings in your financial plan for its trial runs. A blended rate of return for each investment account is calculated based on the underlying benchmark indices that are associated to the asset classes within the account or assigned model portfolio by multiplying the index rate by the percentage allocation for each asset class.

Note that certain of your investments may have fixed growth rates assigned, in which case the fixed rate is used in each trial run. Please refer to the Monte Carlo Assumptions report for a listing of your investments to which fixed growth rates have been assigned. The Monte Carlo Assumptions report also provides definitions for terms associated with Monte Carlo simulation.

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. In each trial run, a rate of return is generated using the mean and standard deviation of the benchmark index in the randomly chosen year, and your cash flow is evaluated using the tax assumptions based on the facts and assumptions you have provided. Please refer to the Assumptions Summary report for your tax rate assumptions. Each run randomly chooses a year from the range of historical data available for each benchmark index that underlies each asset class. Next, a rate of return is generated for each asset class using the historical mean and standard deviation of the benchmark index in that chosen year. The results of each run are then plotted on a graph to show the range of potential outcomes. The calculations plotted on the Monte Carlo graphs illustrate the range of potential results: the best case scenario, the worst case scenario, and hundreds of scenarios in between.

While the simulation does not predict what the market will do, 1000 trial runs provide the range of possible returns for your financial plan with greater confidence. 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.

Please note that other investments not considered might have characteristics similar or superior to those analyzed in this report.

Please refer to the Growth Rates Summary report for a detailed listing of the historical benchmark indices, model portfolios, and for a listing of your investments with their assigned growth rates.

IMPORTANT: *The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. There is no guarantee that the results generated by this simulation will be achieved or sustained, and results may vary with each use and over time. Actual results may be better or worse than those generated in this simulation.*

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Limitations of this Monte Carlo simulation include:

- Investments assigned fixed rates of return reflect a constant growth rate, which is compounded on an annual basis with no variation and have no underlying correlation data. The growth on investments is the flat rate throughout the Monte Carlo simulation.*
- Market volatility may be more extreme than what is represented by the simulation*
- The accuracy of the simulation is reduced in periods of market crisis.*
- The simulation does not consider all investments, and those not considered might have characteristics similar or superior to those analyzed in this report.*

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