

Financial Plan

Richard and Liz Test

Prepared by Richard Flaherty
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Your Plan Today

Below are the results of your Current Plan. The Funding Rate is the percentage of funded expenses in the current plan leveraging fixed annual returns for each of the individual investment assets based on their asset allocation. The Success Rate a percentage calculated from the number of success plan results of a Monte Carlo simulation. The Portfolio Return is the overall current portfolio return based on the asset allocation assumption of the available investment assets in the first year of the plan.

Funding Rate

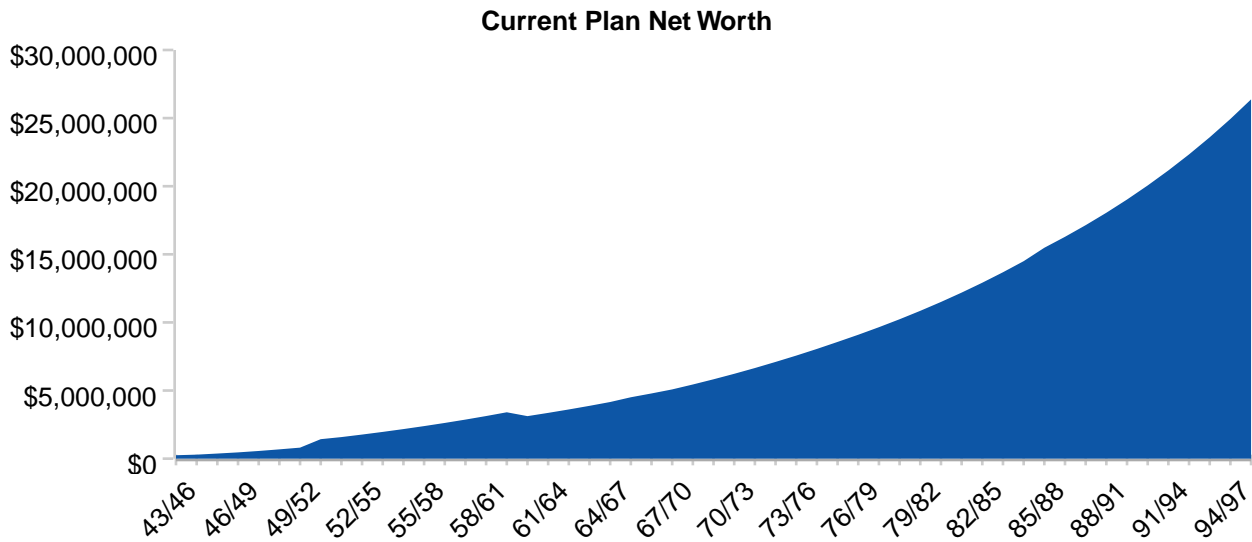
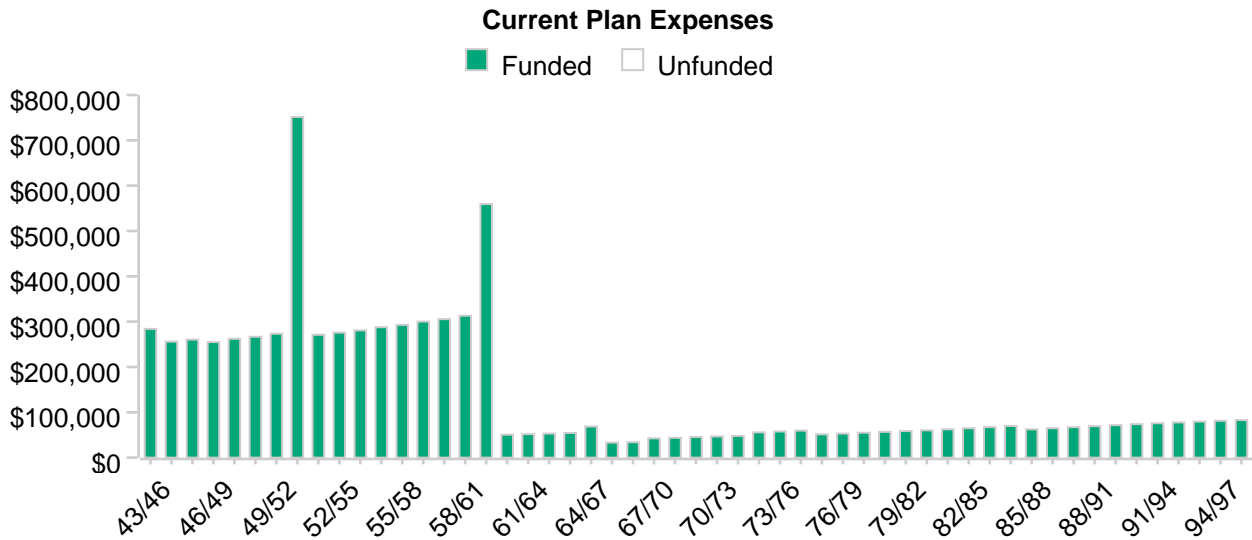
100%

Success Rate

100%

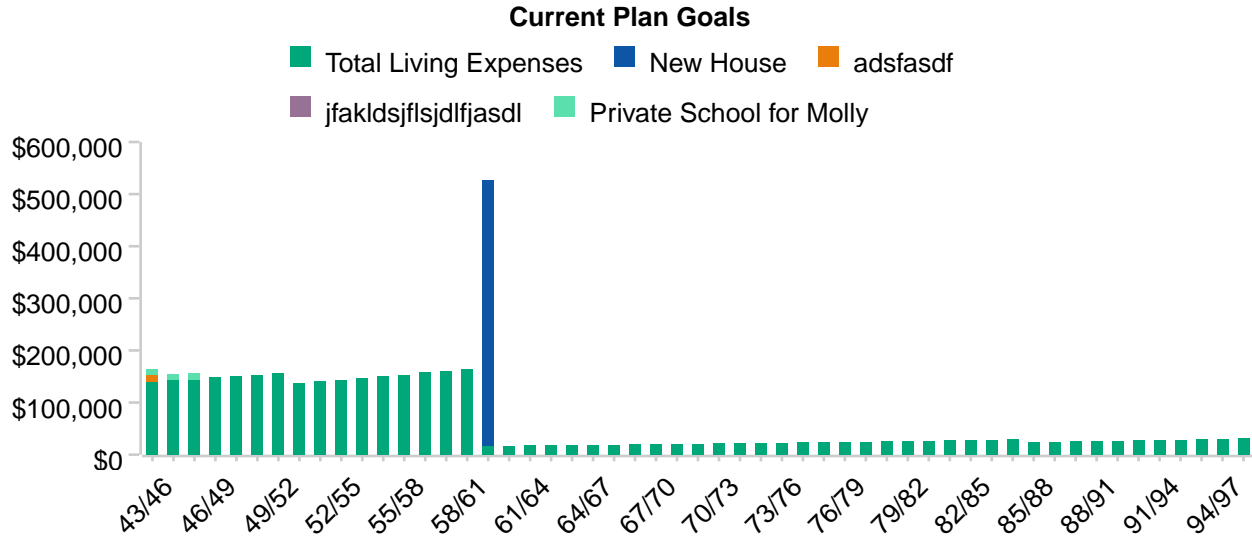
Portfolio Returns

4.43%



Goals and Living Expenses

Below is a list of the goals and living expenses associated with your plan. Goals represent a set of measurable milestones which form the basis for discovery of your desired future lifestyle and financial health. Living expenses are costs which represent your ongoing discretionary spending and budget expenditures which are necessary for daily living.



Goals

Goal	Amount	Starts	Ends	Frequency
Retirement				
Stop Working	\$3,000	At Ages 65/62	N/A	N/A
Education				
jfakldsiflsjdlfjasdl	\$0	14	18	N/A
Private School for Molly	\$11,223	14	18	N/A
Lifestyle				
New House	\$300,000	At Retirement		Once
Heart				
adsfasdf	\$12,345	Already Happening		Once

Total Living Expenses: \$140,844

Expense	Current Amount	Expense Starts	Expense Ends
Base Annual Living Expense			
Base Annual Living Expense	\$80,000		
Transportation			
Expense Test	\$1,476	Ages 43/46	Ages 85/88
Food			
Inflation Test	\$1,000	Ages 43/46	Ages 47/50
Small Expense	\$600	Ages 43/46	Ages 96/99
Family Fun			
jasldjf	\$0	Ages 59/62	Ages 96/99
Debt Payments			
Our Mortgage	\$21,600	Ages 43/46	Ages 50/53
Four Wheeler 2nd Mortgage	\$0	Ages 43/46	Ages 43/46
Contribution to Savings			
College Savings with a long name	\$30,000	Ages 43/46	Ages 59/62
Insurance Premiums			
Test	\$1,476	Ages 43/46	Ages 85/88
Cash Value	\$3,000	Ages 43/46	Ages 59/62
LTC Test	\$492	Ages 43/46	Ages 59/62
Disability Test	\$300	Ages 43/46	Ages 96/99
Pet Test	\$900	Ages 43/46	Ages 59/62

Suggested Actions

Below are the results of your plan included plan suggestions. The Funding Rate is the percentage of the covered expenses of the plan with fixed annual returns for each of the individual investment assets based on their asset allocation assumption. The Success Rate a percentage calculated from the number of success plan results of a Monte Carlo simulation. The Portfolio Return is the overall portfolio return based on the asset allocation assumption of the available investment assets in the first year of the plan.

Funding Rate

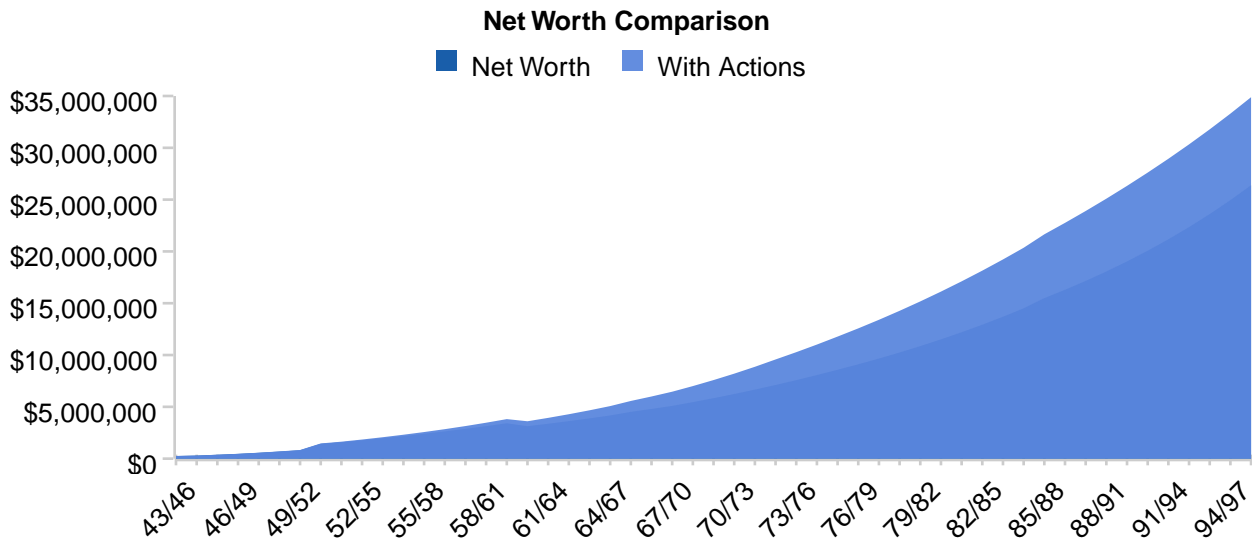
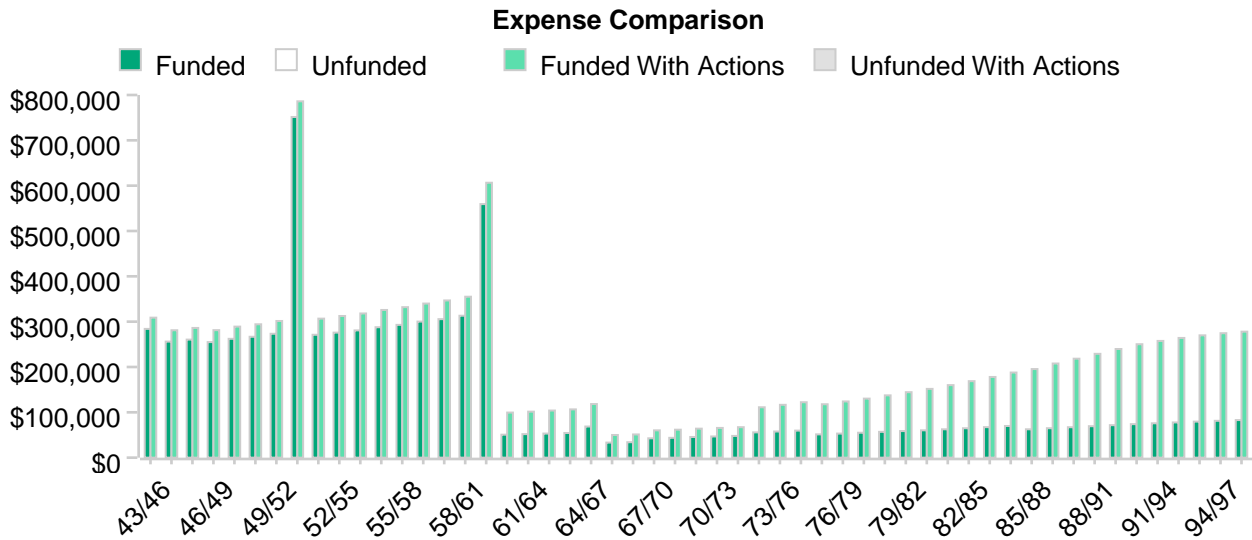
100%

Success Rate

100%

Portfolio Return

4.63%



Action List

Below is a list of actions which have been suggested through analysis of your financial plan.

Suggested Actions

Add 401(k), Test 401k

- Allocate as System Portfolios - Appreciation 70
- Make pre-tax contributions of Maximum Allowed ending at Owner's Retirement

Add Other Living Expense, Action Expense

- Starting now ending at First Decedent's Terminal Age
- Annual Expense - \$10,000

Change Expense Test

- Starting now ending at First Decedent's Terminal Age

Profile Summary

Client Information

Client
Richard Test
Date of Birth - 1978-01-02
Life Expectancy - 84
Employed - \$50,000
United States of America - Alabama

CoClient
Liz Test
Date of Birth - 1975-01-02
Life Expectancy - 98
Employed - \$70,000

Client Changes to Employment

Age to Change	Pre-Tax Amount
50/53	\$67,000

Co-Client Changes to Employment

Age to Change	Pre-Tax Amount
47/50	\$80,000

Kids and Beneficiaries

Name	Date of Birth	Relationship
Molly E. Test	2006-01-02	Child of Both
The Human Fund		Trust
Grandma Test	1937-01-01	Beneficiary

Location Changes

Event	Location
At Retirement	Colorado

Target Portfolio

Portfolio Name	Return	Standard Deviation
Balanced 50	8.05%	9.18%

Investment Assets

Investment Asset	Owner	Value	Additions
College Savings Plans			
College Savings with a long name	Richard	\$10,015	\$30,000
Brokerage Accounts			
Liz's_Brokerage_Acct_has_a_long_name_with_no_spaces	Liz	\$10,001	\$0

Investment Assets

Investment Asset	Owner	Value	Additions
Brokerage Accounts			
Custom Allocated Account	Joint	\$50,000	\$0
Employer Sponsored Plans			
401k test	Richard	\$10,000	\$5,250
Inherited IRAs			
Test TINH	Liz	\$15,000	\$0
Action IRA	Richard	\$12,345	\$0
Individual Retirement Accounts			
Liz's IRA	Liz	\$10,000	\$1,000
Cash Accounts			
Test Cash Account	Liz	\$100,000	\$0

Real Assets

Real Assets	Owner	Market Value	Sell/Receive Timing
Real Estate			
Our House	Joint	\$500,000	At ages 50/53
Personal Property			
Tricked Out Four Wheeler	Joint	\$25,000	At ages 43/46
Future Event			
Future House	Joint	\$475,000	N/A

Insurance

Insurance	Policy Type	Insured	Premium	Frequency	Death Benefit
Term Life Insurance					
Test	Term Life	Richard	\$123	Monthly	
Cash Value Life Insurance					
Cash Value		Richard	\$1,500	Semi-Annually	
Long Term Care Insurance					
LTC Test		Richard	\$123	Quarterly	
Disability Insurance					
Disability Test		Liz	\$300	Annually	

Insurance

Insurance	Policy Type	Insured	Premium	Frequency	Death Benefit
Pet Insurance					
Pet Test			\$75	Monthly	
Action Pet Insurance			\$1,000	Monthly	

Other Income

Other Income	Whose Income	Annual Pay	Starts	Ends
Employment				
Consulting	Richard	\$10,001	Already Happening	At Retirement
Software Dev Consulting	Richard	\$12,345	At Retirement	At ages 75/78
Stuff	Liz	\$12,345	Already Happening	At Retirement
Liz's Pension	Liz	\$12,345	At Retirement	At First Decedent's Terminal Age
Tutoring	Liz	\$123,400	Already Happening	At Retirement
Richard's Social Security Income	Richard	Estimate my benefit	Full Retirement Age	
Liz's Social Security Income	Liz	Estimate my benefit	Full Retirement Age	

Debt

Debts	Owner	Balance	Payments	Age Debt Ends
Real Estate Loan				
Our Mortgage	Joint	\$500,000	\$21,600	50/53
Secured Debt				
Four Wheeler 2nd Mortgage	Joint	\$20,000	\$12,000	43/46

Disclosure

General Disclosure

This “plan” is intended to provide general information and is designed to assess current financial situations, provide testing milestones, and assist in making decisions regarding your personal situation. The plan may also contain generic educational topics about investing and illustrate potential financial decisions. The “report” refers to the contents of this document. The report provides output for data and results associated with your specific plan.

Potential changes to the elements of the plan may occur as your information and internal plan assumptions change. Current and future tax rules and regulations will change that could have an impact on your plan. You are encouraged to regularly review and update your plan as necessary.

While substantial effort has been put into providing the plan results, the results and contents of this report are not guaranteed. Results may vary with each use or over time.

Information Provided by You

Information that you provided about your assets, goals, and personal situation are key assumptions for the calculations and projections in this plan. Please review the plan to verify the accuracy of these assumptions. Notify your financial advisor if any of these assumptions are incorrect or have changed. Even small changes in assumptions can have a substantial impact on the results shown in this plan. The information provided by you should be reviewed periodically and updated when either your information or circumstances change.

All asset and net worth information included in this plan was provided by you and is not a substitute for the information contained in the official account statements provided by the account custodian. The current asset data and values contained in those account statements should be used to update the asset information included in this plan, as applicable.

Risk Assessment

The selection of a target portfolio is based on the description of risk you chose in the plan. Based on your specific circumstances, you must decide the appropriate trade-off between potential investment risks and returns. The target allocations in this plan are based on your chosen risk and are informational only. The target allocation included in this plan is intended only to facilitate a discussion between you and your financial advisor. It is your responsibility to work with a qualified investment professional and determine an appropriate asset allocation for investment.

Market Performance and Investment Risk

Past performance is not indicative of future performance. Market conditions, your investments, and your investment objectives may change over time. This plan does not represent a guarantee of the achievement of any prescribed goals, decisions, or actions taken as the result of this plan.

The values and investment returns represented in this report do not reflect management fees, trading or rebalancing fees, or other underlying fees and taxes that may be associated with your unique investment situation. In some instances, rates or return may be used to demonstrate a concept for educational purposes. The investment returns shown in this plan are hypothetical in nature and do not reflect the specific performance of any actual investment. These rates are not a guarantee of any future performance. All investing involves risk.

Tax and Legal Advice

This plan is not intended to provide any tax, accounting, or legal advice. You should always consult with a qualified professional in those specific areas before implementing any portion of the plan. The plan results may fail to comply with the laws and ethical rules of any specific jurisdiction and is not intended to provide legal advice specific to any jurisdiction.

Monte Carlo Assumptions

Monte Carlo is a process that is used to conduct a statistical analysis of a client's portfolio to determine the probability of the plan achieving its goals and covering expenses. A Monte Carlo simulation calculates the result by running the plan many times, each time using a different sequence of randomly generated returns. The multiple trials provide a range of possible results, some successful and some unsuccessful. A successful trial is defined as the single execution of the plan using a generated series of investment returns where all goals and expenses were covered in all years of the plan. The Success Rate is the percentage of trials that were successful based on your specific plan assumptions. The Success Rate is based on 1000 trials.

The investment returns for each year are calculated from the return and standard deviation of the asset allocation for each investment account. The calculation uses a correlation matrix between all the asset classes and assumes a normal distribution of returns to generate a random return for each year.

Asset Class Assumptions

Description	Geometric Return	Arithmetic Return	Standard Deviation
Cashes			
Cash	2.69%	2.71%	2.31%
Cash 2.0	3.00%	4.00%	5.00%
Bond			
Bond	5.95%	6.05%	4.74%
Stock			
Stock	10.14%	11.59%	17.20%