

# Asset-Map®

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## Ward Sample

November 2014

## Disclosure Statement

The following reports are diagnostic tools intended to review your current financial situation and suggest possible planning shortfalls that might be helpful. This analysis is based on information and assumptions provided by you (the client). As a point-in-time summary, this document is not subject to automatic updating. Additionally, changes to laws are frequent and in and of themselves may cause unforeseen results.

The preparer believes the information contained in the software is accurate, but it has not been independently verified. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. Consult with your tax and/or legal advisors before implementing any tax or legal strategies, which were referred to during the planning process.

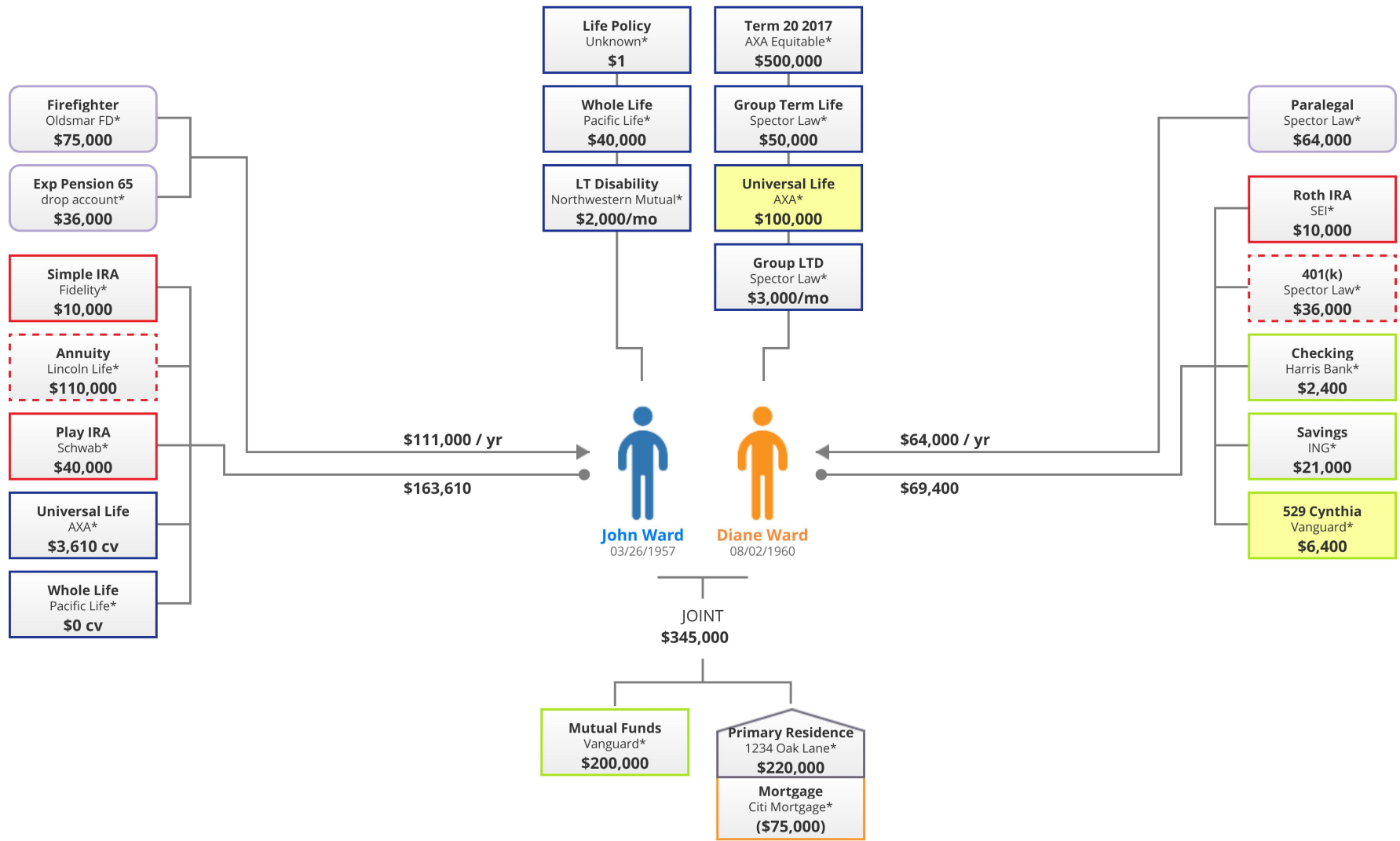
The analysis may not reflect all holdings or transactions, their costs, or proceeds received by you. Prices that may be indicated in the report are obtained as of a given date and time from sources we consider reliable but may change at any time without notice and are not guaranteed. Past performance is no guarantee of future results. It is important to realize that actual results may differ from projections and that this report should not be considered a guarantee of the estimated or hypothetical results generated by the software used by the preparer. All rates of return used in this report are hypothetical and for illustrative purposes only and do not represent the performance of any specific insurance or investment product.

This report is to be used as a planning tool only and is not to be used to solicit the purchase of any particular insurance or investment product. Please also be advised that the hypothetical account calculations are not to be used to solicit the sale of any particular insurance or investment product.

**John Ward (57)**  
Primary

**Diane Ward (54)**  
Spouse

**Cynthia Ward (13)**  
Dependent



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

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## Target-Map® Summary

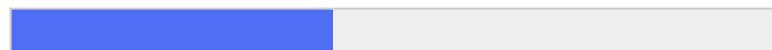
### Retirement Funding - John Ward



<b>5 %</b> Net Growth Rate (Discount)	<b>3 %</b> Overall Inflation Rate	<b>(\$196,898)</b> Present Capital Deficit	<b>\$2,373</b> Additions to Fund	<b>7.4 yrs</b> Duration
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Based on the needs analysis performed, this Target-Map® is 82% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$196,898 or \$2,373 of monthly additions inflated by 3% annually for 7.4 years.

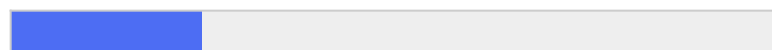
### Loss of Life - Diane Ward



<b>5 %</b> Net Growth Rate (Discount)	<b>3 %</b> Overall Inflation Rate	<b>(\$745,038)</b> Present Capital Deficit	<b>\$745,038</b> Additions to Fund	<b>0.0 yrs</b> Duration
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Based on the needs analysis performed, this Target-Map® is 42% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$745,038.

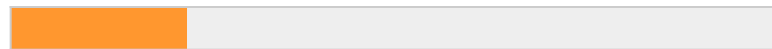
### Loss of Life - John Ward



<b>5 %</b> Net Growth Rate (Discount)	<b>3 %</b> Overall Inflation Rate	<b>(\$994,074)</b> Present Capital Deficit	<b>\$3,640</b> Additions to Fund	<b>30.0 yrs</b> Duration
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Based on the needs analysis performed, this Target-Map® is 25% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$994,074 or \$3,640 of monthly additions inflated by 3% annually for 30.0 years.

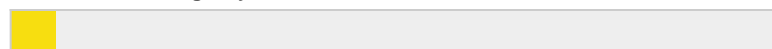
### Long-term Disability - John Ward



<b>5 %</b> Net Growth Rate (Discount)	<b>3 %</b> Overall Inflation Rate	<b>(\$514,999)</b> Present Capital Deficit	<b>\$514,999</b> Additions to Fund	<b>0.0 yrs</b> Duration
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Based on the needs analysis performed, this Target-Map® is 23% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$514,999.

### Education Funding - Cynthia Ward

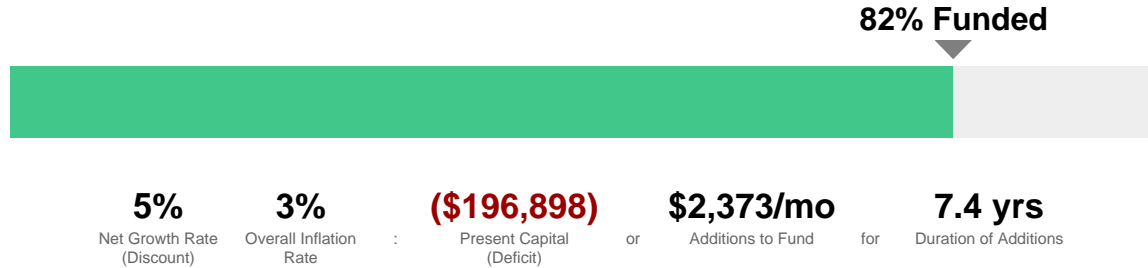


<b>5 %</b> Net Growth Rate (Discount)	<b>3 %</b> Overall Inflation Rate	<b>(\$93,600)</b> Present Capital Deficit	<b>\$1,636</b> Additions to Fund	<b>5.0 yrs</b> Duration
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Based on the needs analysis performed, this Target-Map® is 6% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$93,600 or \$1,636 of monthly additions inflated by 3% annually for 5.0 years.

## Retirement Funding - John Ward

Based on the needs analysis performed, this Target-Map® is 82% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$196,898 or \$2,373 of monthly additions inflated by 3% annually for 7.4 years.



### What You Want

**Capital Required** (Present Value) **(\$1,115,581)**

#### After-tax Cash-flow Desired

- **Living Expenses:** Starting at John Ward age 65 (\$50,000 inflated at 3%/year for 35 years) \$1,115,581

### What You Have

**Capital Available** (Present Value Equivalent) **\$918,683**

#### Income Sources Available **50%**

- **Exp Pension 65 : drop account** Starting at John Ward age 65 (\$36,000 for 35 years COLA 3% less 30% Tax) \$562,253

#### Assets Available **32%**

- **Savings: ING** (\$21,000 COLA 3% less 5% Tax) \$19,950
- **Checking: Harris Bank** (\$2,400 COLA 3% less 5% Tax) \$2,280
- **Mutual Funds: Vanguard** (\$200,000 COLA 3% less 5% Tax) \$190,000
- **Play IRA: Schwab** (\$40,000 COLA 3% less 30% Tax) \$28,000
- **Annuity: Lincoln Life** (\$110,000 COLA 3% less 30% Tax) \$77,000
- **Simple IRA: Fidelity** (\$10,000 COLA 3% less 30% Tax) \$7,000
- **Roth IRA: SEI** (\$10,000 COLA 3% less 30% Tax) \$7,000
- **401(k): Spector Law** (\$36,000 COLA 3% less 30% Tax) \$25,200

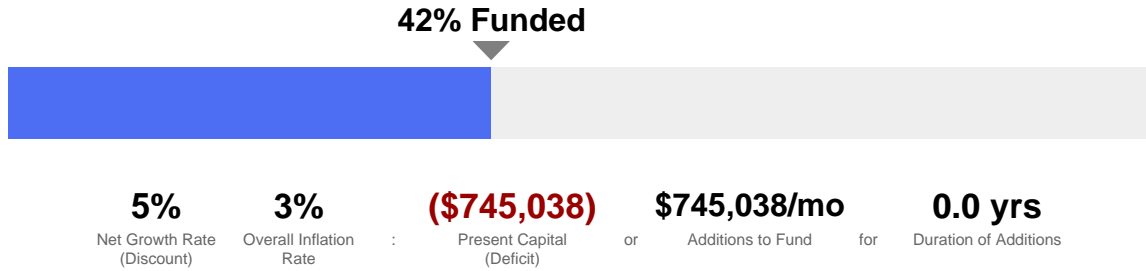
#### Insurance Available **0%**

- *No Active Insurance Policies*

Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 5% rate net of fees and expenses. Monthly additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.

### Loss of Life - Diane Ward

Based on the needs analysis performed, this Target-Map® is 42% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$745,038.



#### What You Want

#### What You Have

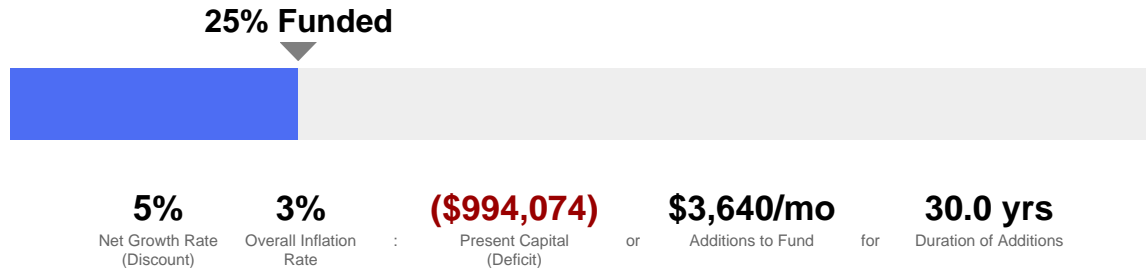
<b>Capital Required</b> (Present Value)	<b>(\$1,295,038)</b>
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After-tax Cash-flow Desired	
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• <b>Income Replacement (50%):</b> Starting at Diane Ward age 54 (\$32,000 inflated at 3%/year for 46 years)	\$982,938
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• <b>Transitional Income (30%, 3 yr):</b> Diane Ward age 54 (\$57,600)	\$57,600
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• <b>Debt Obligations:</b> Diane Ward age 54 (\$75,000)	\$75,000
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• <b>Final Expenses:</b> Diane Ward age 54 (\$10,000)	\$10,000
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• <b>Education Expenses:</b> Starting at Cynthia Ward age 18 (\$25,000 inflated at 5%/year for 4 years)	\$100,000
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• <b>Emergency Reserves:</b> Diane Ward age 54 (\$69,500)	\$69,500

<b>Capital Available</b> (Present Value Equivalent)	<b>\$550,000</b>
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Income Sources Available <b>0%</b>	
<hr/>	
• <i>No Active Incomes</i>	
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Assets Available <b>0%</b>	
<hr/>	
• <i>No Active Assets</i>	
<hr/>	
Insurance Available <b>42%</b>	
<hr/>	
• <b>Term 20 2017: AXA Equitable</b> (\$500,000 COLA 3% less 0% Tax)	\$500,000
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• <b>Group Term Life: Spector Law</b> (\$50,000 COLA 3% less 0% Tax)	\$50,000

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### Loss of Life - John Ward

Based on the needs analysis performed, this Target-Map® is 25% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$994,074 or \$3,640 of monthly additions inflated by 3% annually for 30.0 years.



#### What You Want

<b>Capital Required</b> (Present Value)	<b>(\$1,329,075)</b>
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After-tax Cash-flow Desired	
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• <b>Income Replacement (50%):</b> Starting at John Ward age 57 (\$37,500 inflated at 3%/year for 43 years)	\$1,097,475
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• <b>Transitional Income (30%, 3 yr):</b> John Ward age 57 (\$99,900)	\$99,900
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• <b>Debt Obligations:</b> John Ward age 57 (\$75,000)	\$75,000
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• <b>Final Expenses:</b> John Ward age 57 (\$15,000)	\$15,000
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• <b>Emergency Reserves:</b> John Ward age 57 (\$41,700)	\$41,700

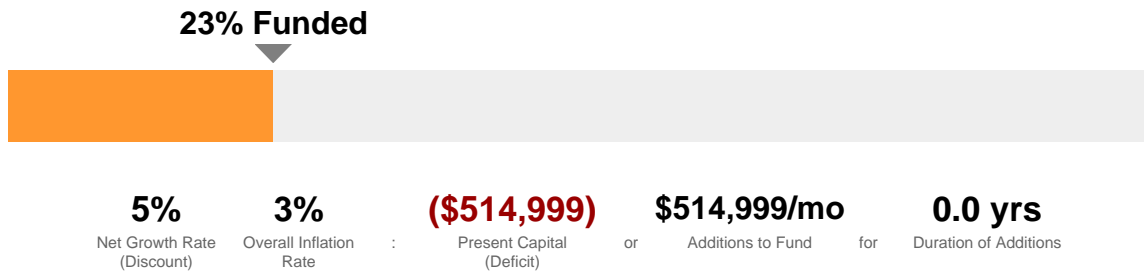
#### What You Have

<b>Capital Available</b> (Present Value Equivalent)	<b>\$335,001</b>
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Income Sources Available <b>0%</b>	
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• <b>Exp Pension 65 : drop account</b> Starting at John Ward age 57 (\$27,000 for 0 years COLA 1% less 30% Tax)	\$0
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Assets Available <b>22%</b>	
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• <b>Mutual Funds: Vanguard</b> (\$200,000 COLA 3% less 5% Tax)	\$190,000
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• <b>Play IRA: Schwab</b> (\$40,000 COLA 3% less 30% Tax)	\$28,000
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• <b>Annuity: Lincoln Life</b> (\$110,000 COLA 3% less 30% Tax)	\$77,000
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Insurance Available <b>3%</b>	
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• <b>Life Policy: Unknown</b> (\$1 COLA 3% less 0% Tax)	\$1
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• <b>Whole Life: Pacific Life</b> (\$40,000 COLA 3% less 0% Tax)	\$40,000

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### Long-term Disability - John Ward

Based on the needs analysis performed, this Target-Map® is 23% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$514,999.



#### What You Want

<b>Capital Required</b> (Present Value)	<b>(\$667,548)</b>
<b>After-tax Cash-flow Desired</b>	
• <b>Income Replacement (70%):</b> Starting at John Ward age 57 (\$77,700 inflated at 3%/year for 8 years)	\$540,354
• <b>Lost Retirement Savings (10%):</b> Starting at John Ward age 57 (\$11,100 inflated at 3%/year for 8 years)	\$77,193
• <b>Emergency Reserve:</b> John Ward age 58 (\$50,000)	\$50,000

#### What You Have

<b>Capital Available</b> (Present Value Equivalent)	<b>\$152,549</b>
<b>Income Sources Available 0%</b>	
• <i>No Active Incomes</i>	
<b>Assets Available 0%</b>	
• <i>No Active Assets</i>	
<b>Insurance Available 23%</b>	
• <b>LT Disability: Northwestern Mutual</b> (\$24,000 COLA 3% less 0% Tax)	\$152,549

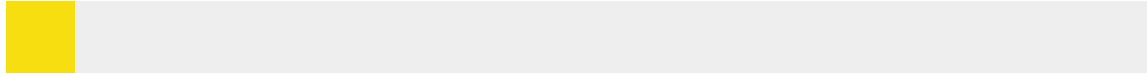
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### Education Funding - Cynthia Ward

Based on the needs analysis performed, this Target-Map® is 6% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$93,600 or \$1,636 of monthly additions inflated by 3% annually for 5.0 years.

6% Funded



<b>5%</b> Net Growth Rate (Discount)	<b>3%</b> Overall Inflation Rate	:	<b>(\$93,600)</b> Present Capital (Deficit)	or	<b>\$1,636/mo</b> Additions to Fund	for	<b>5.0 yrs</b> Duration of Additions
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#### What You Want

<b>Capital Required</b> (Present Value)	<b>(\$100,000)</b>
After-tax Cash-flow Desired	
• <b>Education Expenses:</b> Starting at Cynthia Ward age 18 (\$25,000 inflated at 5%/year for 4 years)	\$100,000

#### What You Have

<b>Capital Available</b> (Present Value Equivalent)	<b>\$6,400</b>
Income Sources Available <b>0%</b>	
• <i>No Active Incomes</i>	
Assets Available <b>6%</b>	
• <b>529 Cynthia: Vanguard</b> (\$6,400 COLA 3% less 0% Tax)	\$6,400
Insurance Available <b>0%</b>	
• <i>No Active Insurance Policies</i>	

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