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Frank and Joanna Miller

Decision Center
August 16, 2018

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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.

Client(s): _____
Frank Miller

Date

Joanna Miller

Date

Advisor: _____
Elizabeth Skrinak, CFP®

_____ Date

 Profile

Client Information	Frank Miller	Joanna Miller
Date of Birth	6/1/1967 (Age 51)	3/20/1968 (Age 50)
Gender	Male	Female
Marital Status	Married	Married
Annual Before-Tax Income	\$300,000	\$50,000
Retirement Age	65	65
Life Expectancy	100	100
Children	Relationship	Date of Birth
Peter Miller	Son	9/25/1997 (Age 20)
Mary Beth Miller	Daughter	12/18/2001 (Age 16)
Lucas Miller	Son	4/26/2003 (Age 15)
Extended Family	Relationship	Date of Birth
Elaine Grafton	Mother	10/1/1937 (Age 80)
Stephanie Miller	Mother	4/28/1940 (Age 78)

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Q Observations

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Retirement

- Frank and Joanna would both like to retire at 65. They estimated that they would need \$145,000 in today's terms.

Education

- \$50,000 is needed from 2020 to 2023 for College for Mary Beth.
- \$44,039 is needed from 2022 to 2025 for College for Lucas.

Leave to Heirs

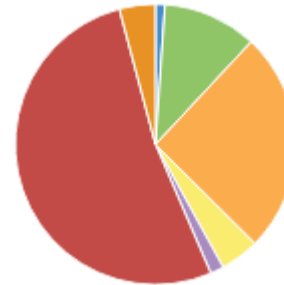
- Frank and Joanna would like to leave \$0 to their heirs.

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Net Worth Summary

Total Net Worth	\$1,863,399
Frank	\$473,693
Joanna	\$631,940
Joint - ROS	\$757,766

Assets by Type



Cash Equivalents	1.09%
Taxable Investments	10.86%
Qualified Retirement	25.52%
Roth IRAs	4.51%
Life Insurance	1.55%
Real Estate	52.32%
Personal Property	4.14%

Assets	Frank	Joanna	Joint - ROS	Total
Cash / Emergency Fund	--	--	\$25,000	\$25,000
Frank and Joanna Joint Investments	--	--	\$249,151	\$249,151
Frank's 401(k)	\$441,836	--	--	\$441,836
Joanna's 403B	--	\$143,509	--	\$143,509
Joanna's Roth IRA (converted)	--	\$103,431	--	\$103,431
Whole Life Policy on Frank	\$35,500	--	--	\$35,500
Business 1	--	--	--	--

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Assets	Frank	Joanna	Joint - ROS	Total
Home	--	--	\$850,000	\$850,000
Vacation Mountain Home	--	\$350,000	--	\$350,000
Cars	--	--	\$60,000	\$60,000
Jewelry	--	\$35,000	--	\$35,000
Total Assets	\$477,336	\$631,940	\$1,184,151	\$2,293,427
Liabilities	Frank	Joanna	Joint - ROS	Total
Mortgage on Home	--	--	(\$426,385)	(\$426,385)
Credit Card	(\$3,643)	--	--	(\$3,643)
Total Liabilities	(\$3,643)	\$0	(\$426,385)	(\$430,028)

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Income, Salaries & Bonuses

Frank's Earnings

Amount: \$300,000

Starts: Year 2018

Owner: Frank Miller

Ends: Client's Retirement (age 65 in 2032)

Joanna's Part-Time Earnings

Amount: \$50,000

Starts: Year 2018

Owner: Joanna Miller

Ends: Spouse's Retirement (age 65 in 2033)

Social Security

Frank's Social Security

Estimated From Income

Start Collecting at: Age 65

Years Employed: 10

Last Year Employed: 2017

Highest Salary Earned: \$300,000

Joanna's Social Security

Estimated From Income

Start Collecting at: Age 65

Years Employed: 10

Last Year Employed: 2017

Highest Salary Earned: \$50,000

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Benefit Options

Exclude All Spousal Benefits: No

Restricted Spousal Benefit: None

Currently Filed & Suspended: No

Income, Deferred

Joanna's Hospital Pension

Amount: \$12,000

Starts: When Joanna is 65 (2033)

Owner: Joanna Miller

Ends: At Second Death (2068)

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Liabilities and Expenses Summary

Base Facts

Mortgages

Mortgage on Home

Type: Mortgage	Property: Home
Institution:	Original Loan Amount: \$600,000
Current Balance: \$426,385 as of 10/22/2018	Date of Loan: 8/21/2009
Interest Rate: 4.000%	Term: 20 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$3,636	

Loans

Credit Card

Type: Credit Card	Institution:
Original Loan Amount: \$0	Current Balance: \$3,643 as of 10/22/2018
Date of Loan: 1/4/2018	Interest Rate: 13.000%
Number of Payments: 120	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$54

Living Expenses

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

Retirement Amount (age 65-89): \$145,000

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

Living Expense Details

No Expense Details have been defined

Liquidation Strategy

Liquidation Priority

No Liquidation Priority information has been defined

Expenses, Education

College for Lucas

Amount: \$44,039

Treat As: Goal

Starts: Year 2022

Ends: Year 2025

Indexed At: Custom (4.00%)

Institution: Ohio State University-Main Campus

Tuition: \$28,229

Room and Board: 11,706

Books and Supplies: \$1,234

Other Expenses: 2,870

Grants: \$0

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Scholarships: 0

Other Outside Funds: \$0

College for Mary Beth

Amount: \$50,000

Treat As: Normal Expense

Starts: Year 2020

Ends: Year 2023

Indexed At: Custom (4.00%)

Institution:

Tuition: \$0

Room and Board: 0

Books and Supplies: \$0

Other Expenses: 0

Grants: \$0

Scholarships: 0

Other Outside Funds: \$0

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Insurance, Life

Group Policy on Frank

Death Benefit: \$800,000

Institution:

Insured: Frank Miller

Owner: Frank Miller

Annual Premium: 1,000

Primary Beneficiaries

Joanna Miller (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Term Policy on Joanna

Death Benefit: \$500,000

Institution:

Insured: Joanna Miller

Owner: Joanna Miller

Annual Premium:

Primary Beneficiaries

Frank Miller (100.00%)

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Contingent Beneficiaries

Equally to Children (100.00%)

Whole Life Policy on Frank

Death Benefit: \$500,000

Institution:

Insured: Frank Miller

Owner: Frank Miller

Annual Premium: 6,000

Cash Value: \$35,500 as of 1/4/2018 12:21 PM

Primary Beneficiaries

Joanna Miller (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Insurance, Long Term Care

Frank's LTC

Benefit: \$120,000 Annually

Institution:

Insured: Frank Miller

Owner: Frank Miller

Annual Premium: 3,000

Elimination Period: 0 Days

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Benefit Period: 5 Years

Joanna's LTC

Benefit: \$120,000 Annually

Institution:

Insured: Joanna Miller

Owner: Joanna Miller

Annual Premium: 3,000

Elimination Period: 0 Days

Benefit Period: 5 Years

Insurance, Disability

Frank's Disability Policy from Work

Benefit: 65% of Frank's Salary

Institution:

Policy Type: Group Long Term

Insured: Frank Miller

Owner: Frank Miller

Annual Premium: \$4,300

Maximum Initial Benefit Cap: \$120,000

Maximum Annual Benefit:

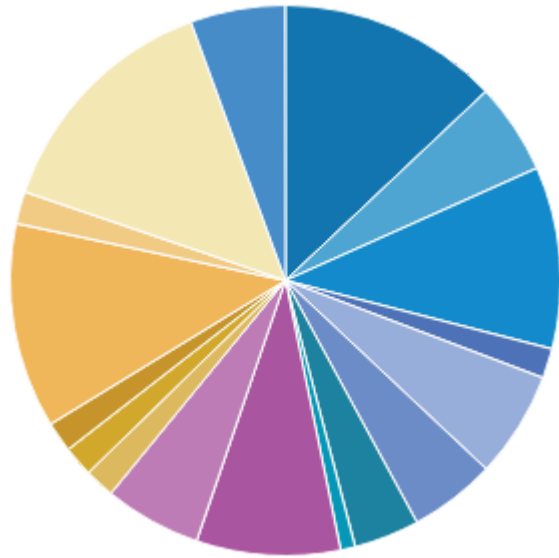
Elimination Period: 90 Days

Benefit Period: Age 65

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All Assets - Current Allocation

(7.54% blended rate)



Large Growth	12.97%
Large Value	5.34%
Large Blend	10.70%
Mid Growth	1.75%
Mid Value	6.25%
Mid Blend	5.08%
Small Growth	3.84%
Small Blend	0.86%
International	8.45%
Emerg Mkts	5.70%
Sht Trm Mun	1.78%
Int Trm Mun	1.78%
Long Trm Mun	1.78%
Inv Grd Bnd	12.06%
Sht Trm Bnd	1.90%
IPS	14.21%
Other	5.57%

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	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Inv Grd Bnd	Sht Trm Bnd	IPS	Other	Total
All Assets - Current Allocation																		
529 Plan for Lucas	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50,683	\$0	\$50,683
529 Plan for Mary Beth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	114,640	0	114,640
Cash / Emergency Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,000	25,000
Frank and Joanna Joint Investments	53,771	19,065	53,793	20,332	5,806	59,064	526	10,062	9,137	13,282	0	0	0	0	0	0	4,312	249,150
Frank's 401(k)	97,204	0	70,694	0	35,347	0	44,184	0	39,765	53,020	0	0	0	79,530	22,092	0	0	441,836
Joanna's 403B	0	43,053	0	0	31,572	0	0	0	28,702	0	0	0	0	40,183	0	0	0	143,510
Joanna's Roth IRA (converted)	0	0	0	0	0	0	0	0	20,686	0	20,686	20,686	20,686	20,686	0	0	0	103,430
Whole Life Policy on Frank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,500	35,500
Totals	150,975	62,118	124,487	20,332	72,725	59,064	44,710	10,062	98,290	66,302	20,686	20,686	20,686	140,399	22,092	165,323	64,812	1,163,749

	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Inv Grd Bnd	Sht Trm Bnd	IPS	Other	Total
All Assets	12.97%	5.34%	10.70%	1.75%	6.25%	5.08%	3.84%	0.86%	8.45%	5.70%	1.78%	1.78%	1.78%	12.06%	1.90%	14.21%	5.57%	100.00%

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

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

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

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

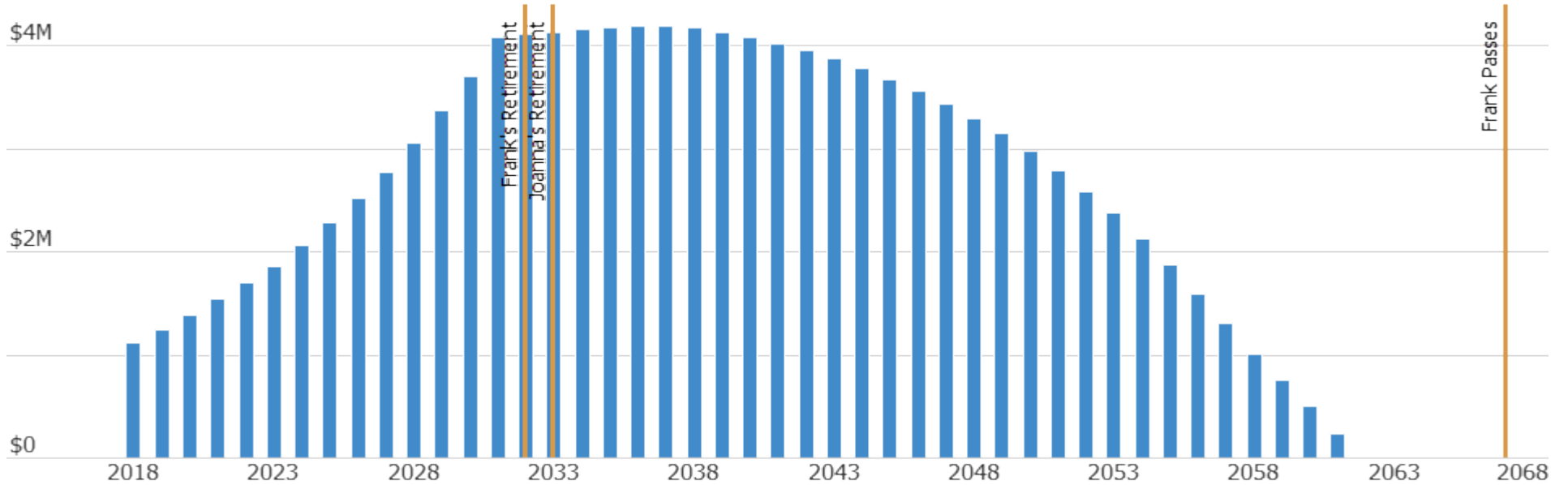
High-Yield investing: *Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal, than are investments in lower yielding debt securities.*

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

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

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Lifetime Portfolio Value



Assumptions

Frank's Retirement:	65 (2032)
Joanna's Retirement:	65 (2033)
First Death (Frank):	100/99 (2067)
Inflation Rate	2.56%

Living Expenses

Current	\$140,000
Retirement	\$145,000
Advanced Years	\$140,000
Index Rate	2.56%

Summary

Based upon the levels of income and spending in the Base Facts, you will deplete your portfolio assets in **2062** (age **95/94**).

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Cash Flow

Base Facts (Only Show Future Values)

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2018	51/50	\$350,000	\$0	\$0	\$0	\$350,000	\$322,000	\$28,000	\$350,000	\$0	\$1,116,832
2019	52/51	358,960	0	0	0	358,960	330,370	28,590	358,960	0	1,246,161
2020	53/52	368,150	0	0	0	368,150	338,468	29,682	368,150	0	1,387,866
2021	54/53	377,574	0	0	0	377,574	347,298	30,276	377,574	0	1,542,522
2022	55/54	387,240	0	0	0	387,240	356,368	30,872	387,240	0	1,711,256
2023	56/55	397,153	0	0	0	397,153	396,939	31,972	428,911	(31,758)	1,864,040
2024	57/56	407,320	0	0	0	407,320	374,747	32,573	407,320	0	2,064,593
2025	58/57	417,748	0	0	0	417,748	384,571	33,177	417,748	0	2,283,216
2026	59/58	428,443	0	0	0	428,443	394,159	34,284	428,443	0	2,521,984
2027	60/59	439,411	0	0	0	439,411	404,017	35,394	439,411	0	2,782,654
2028	61/60	450,660	0	0	0	450,660	414,153	36,507	450,660	0	3,067,134
2029	62/61	462,197	0	0	0	462,197	425,075	37,122	462,197	0	3,376,999
2030	63/62	474,029	0	0	0	474,029	436,289	37,740	474,029	0	3,714,466
2031	64/63	486,165	0	0	0	486,165	446,803	39,362	486,165	0	4,082,948
2032	65/64	91,433	0	0	0	91,433	251,135	4,986	256,121	(164,688)	4,121,892
2033	66/65	63,472	0	0	0	63,472	244,794	0	244,794	(181,322)	4,139,294
2034	67/66	70,549	0	0	0	70,549	249,654	0	249,654	(179,105)	4,159,727

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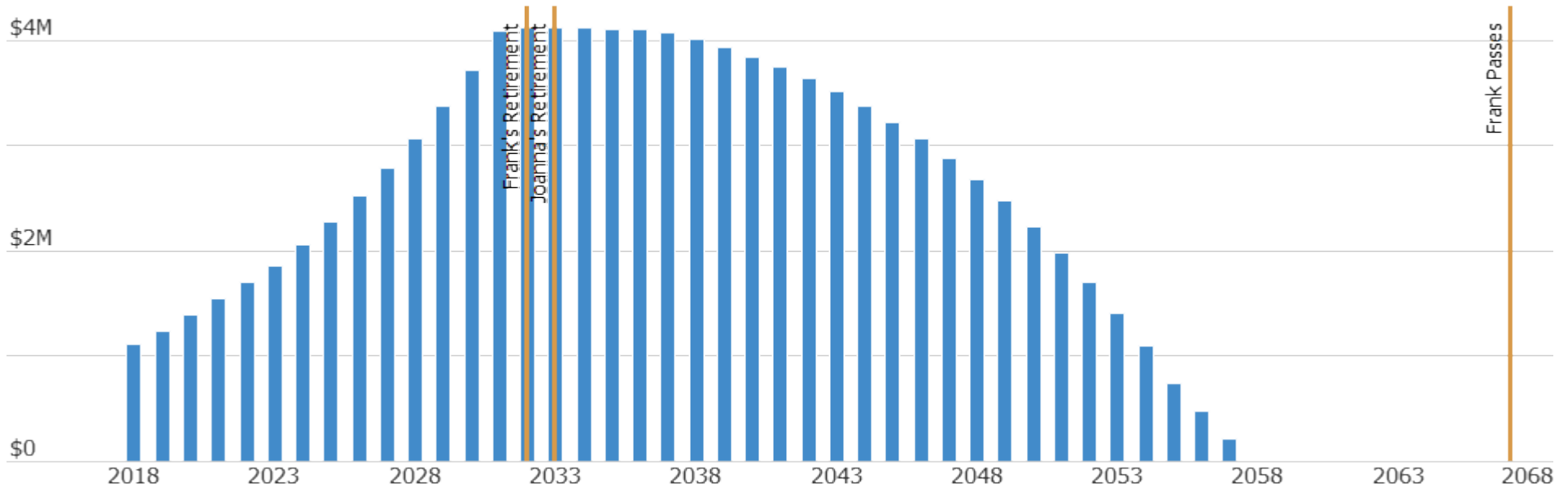
Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2035	68/67	72,355	0	0	0	72,355	255,258	0	255,258	(182,903)	4,177,322
2036	69/68	74,207	0	0	0	74,207	261,455	0	261,455	(187,248)	4,191,392
2037	70/69	76,106	0	106,430	0	182,536	280,571	0	280,571	(98,035)	4,188,896
2038	71/70	78,054	0	140,637	0	218,691	293,733	0	293,733	(75,042)	4,175,031
2039	72/71	80,053	0	147,151	0	227,204	317,131	0	317,131	(89,927)	4,139,060
2040	73/72	82,103	0	151,379	0	233,482	334,425	0	334,425	(100,943)	4,086,065
2041	74/73	84,205	0	154,124	0	238,329	342,532	0	342,532	(104,203)	4,024,458
2042	75/74	86,360	0	156,673	0	243,033	350,815	0	350,815	(107,782)	3,953,698
2043	76/75	88,572	0	158,975	0	247,547	359,303	0	359,303	(111,756)	3,873,193
2044	77/76	90,840	0	160,389	0	251,229	367,987	0	367,987	(116,758)	3,782,327
2045	78/77	93,166	0	161,786	0	254,952	376,912	0	376,912	(121,960)	3,680,415
2046	79/78	95,551	0	162,260	0	257,811	386,070	0	386,070	(128,259)	3,566,747
2047	80/79	97,997	0	161,888	0	259,885	395,448	0	395,448	(135,563)	3,440,591
2048	81/80	100,506	0	160,724	0	261,230	405,090	0	405,090	(143,860)	3,301,140
2049	82/81	103,079	0	158,610	0	261,689	414,976	0	414,976	(153,287)	3,147,569
2050	83/82	105,718	0	155,352	0	261,070	425,045	0	425,045	(163,975)	2,979,074
2051	84/83	108,424	0	150,717	0	259,141	435,516	0	435,516	(176,375)	2,794,595
2052	85/84	111,199	0	143,784	0	254,983	446,130	0	446,130	(191,147)	2,593,282

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2053	86/85	114,046	0	134,535	0	248,581	457,026	0	457,026	(208,445)	2,374,106
2054	87/86	116,966	0	122,887	0	239,853	468,273	0	468,273	(228,420)	2,135,923
2055	88/87	119,960	0	108,347	0	228,307	479,737	0	479,737	(251,430)	1,877,667
2056	89/88	123,031	0	90,317	0	213,348	491,606	0	491,606	(278,258)	1,598,035
2057	90/89	126,180	0	67,963	0	194,143	482,970	0	482,970	(288,827)	1,316,572
2058	91/90	129,411	0	43,304	0	172,715	494,880	0	494,880	(322,165)	1,012,722
2059	92/91	132,724	0	14,087	0	146,811	437,793	0	437,793	(290,982)	754,478
2060	93/92	136,121	0	0	0	136,121	416,769	0	416,769	(280,648)	508,072
2061	94/93	139,605	0	0	0	139,605	427,131	0	427,131	(287,526)	242,777
2062	95/94	143,179	0	0	0	143,179	437,758	0	437,758	(294,579)	(42,499)
2063	96/95	146,844	0	0	0	146,844	448,657	0	448,657	(301,813)	(341,477)
2064	97/96	150,603	0	0	0	150,603	459,835	0	459,835	(309,232)	(647,802)
2065	98/97	154,459	0	0	0	154,459	471,300	0	471,300	(316,841)	(961,661)
2066	99/98	158,414	0	0	0	158,414	483,058	0	483,058	(324,644)	(1,283,247)
2067	100/99	162,470	0	0	500,000	662,470	495,117	0	495,117	167,353	(1,288,400)
2068	101/100	115,113	0	0	0	115,113	502,227	0	502,227	(387,114)	(1,657,514)

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Lifetime Portfolio Value



Assumptions

Frank's Retirement:	65 (2032)
Joanna's Retirement:	65 (2033)
First Death (Frank):	100/99 (2067)
Inflation Rate	2.56%

Living Expenses

Current	\$140,000
Retirement	\$145,000
Advanced Years	\$140,000
Index Rate	2.56%

Summary

Based upon the levels of income and spending in the Base Facts with Decision Center, you will deplete your portfolio assets in **2058** (age **91/90**).

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Cash Flow for Decision Center

Base Facts with Decision Center (Only Show Future Values)

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2018	51/50	\$350,000	\$0	\$0	\$0	\$350,000	\$322,000	\$28,000	\$350,000	\$0	\$1,116,832
2019	52/51	358,960	0	0	0	358,960	330,370	28,590	358,960	0	1,246,161
2020	53/52	368,150	0	0	0	368,150	338,468	29,682	368,150	0	1,387,866
2021	54/53	377,574	0	0	0	377,574	347,298	30,276	377,574	0	1,542,522
2022	55/54	387,240	0	0	0	387,240	356,368	30,872	387,240	0	1,711,256
2023	56/55	397,153	0	0	0	397,153	396,939	31,972	428,911	(31,758)	1,864,040
2024	57/56	407,320	0	0	0	407,320	374,747	32,573	407,320	0	2,064,593
2025	58/57	417,748	0	0	0	417,748	384,571	33,177	417,748	0	2,283,216
2026	59/58	428,443	0	0	0	428,443	394,159	34,284	428,443	0	2,521,984
2027	60/59	439,411	0	0	0	439,411	404,017	35,394	439,411	0	2,782,654
2028	61/60	450,660	0	0	0	450,660	414,153	36,507	450,660	0	3,067,134
2029	62/61	462,197	0	0	0	462,197	425,075	37,122	462,197	0	3,376,999
2030	63/62	474,029	0	0	0	474,029	436,289	37,740	474,029	0	3,714,466
2031	64/63	486,165	0	0	0	486,165	446,803	39,362	486,165	0	4,082,948
2032	65/64	85,372	0	0	0	85,372	251,078	4,986	256,064	(170,692)	4,115,888
2033	66/65	48,030	0	0	0	48,030	246,170	0	246,170	(198,140)	4,116,181
2034	67/66	53,076	0	0	0	53,076	251,577	0	251,577	(198,501)	4,116,097

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2035	68/67	54,435	0	0	0	54,435	257,654	0	257,654	(203,219)	4,111,260
2036	69/68	55,829	0	0	0	55,829	263,916	0	263,916	(208,087)	4,101,287
2037	70/69	57,257	0	106,430	0	163,687	278,955	0	278,955	(115,268)	4,077,188
2038	71/70	58,723	0	140,026	0	198,749	323,031	0	323,031	(124,282)	4,009,276
2039	72/71	60,227	0	141,657	0	201,884	330,817	0	330,817	(128,933)	3,931,754
2040	73/72	61,770	0	142,986	0	204,756	338,802	0	338,802	(134,046)	3,843,995
2041	74/73	63,351	0	143,953	0	207,304	347,022	0	347,022	(139,718)	3,745,303
2042	75/74	64,972	0	144,483	0	209,455	355,421	0	355,421	(145,966)	3,635,010
2043	76/75	66,637	0	144,489	0	211,126	364,025	0	364,025	(152,899)	3,512,391
2044	77/76	68,342	0	143,370	0	211,712	372,829	0	372,829	(161,117)	3,376,686
2045	78/77	70,093	0	141,804	0	211,897	381,879	0	381,879	(169,982)	3,227,060
2046	79/78	71,886	0	139,011	0	210,897	391,164	0	391,164	(180,267)	3,062,645
2047	80/79	73,727	0	134,930	0	208,657	400,673	0	400,673	(192,016)	2,882,545
2048	81/80	75,615	0	129,548	0	205,163	410,449	0	410,449	(205,286)	2,685,779
2049	82/81	77,550	0	122,624	0	200,174	420,472	0	420,472	(220,298)	2,471,338
2050	83/82	79,536	0	113,865	0	193,401	430,682	0	430,682	(237,281)	2,238,227
2051	84/83	81,571	0	102,921	0	184,492	441,298	0	441,298	(256,806)	1,985,182
2052	85/84	83,659	0	89,094	0	172,753	452,060	0	452,060	(279,307)	1,711,142

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2053	86/85	85,801	0	71,972	0	157,773	463,108	0	463,108	(305,335)	1,414,855
2054	87/86	87,998	0	51,526	0	139,524	474,510	0	474,510	(334,986)	1,094,944
2055	88/87	90,250	0	28,003	0	118,253	485,220	0	485,220	(366,967)	751,008
2056	89/88	92,561	0	0	0	92,561	390,903	0	390,903	(298,342)	486,966
2057	90/89	94,930	0	0	0	94,930	387,210	0	387,210	(292,280)	216,126
2058	91/90	97,361	0	0	0	97,361	396,815	0	396,815	(299,454)	(75,080)
2059	92/91	99,854	0	0	0	99,854	406,666	0	406,666	(306,812)	(379,330)
2060	93/92	102,410	0	0	0	102,410	416,769	0	416,769	(314,359)	(691,061)
2061	94/93	105,030	0	0	0	105,030	427,131	0	427,131	(322,101)	(1,010,467)
2062	95/94	107,719	0	0	0	107,719	437,758	0	437,758	(330,039)	(1,337,742)
2063	96/95	110,477	0	0	0	110,477	448,657	0	448,657	(338,180)	(1,673,087)
2064	97/96	113,304	0	0	0	113,304	459,835	0	459,835	(346,531)	(2,016,711)
2065	98/97	116,206	0	0	0	116,206	471,300	0	471,300	(355,094)	(2,368,823)
2066	99/98	119,181	0	0	0	119,181	483,058	0	483,058	(363,877)	(2,729,642)
2067	100/99	122,233	0	0	500,000	622,233	495,117	0	495,117	127,116	(2,775,032)
2068	101/100	89,301	0	0	0	89,301	501,004	0	501,004	(411,703)	(3,168,735)

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Income and Savings

Social Security

Frank's Social Security (updated)

Estimated From Income	Start Collecting at: Age 65
Years Employed: 10	Last Year Employed: 2017
Highest Salary Earned: \$300,000	

Joanna's Social Security (updated)

Estimated From Income	Start Collecting at: Age 65
Years Employed: 10	Last Year Employed: 2017
Highest Salary Earned: \$50,000	

Benefit Options (updated)

Exclude All Spousal Benefits: No	Restricted Spousal Benefit: None
Percent of Household Benefit: 70%	Currently Filed & Suspended: No

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. Kestra Financial, Inc. is the parent company of Kestra Investment Services, LLC (Kestra IS) member FINRA/SIPC and of Kestra Private Wealth Services, LLC (Kestra PWS), and Kestra Advisory Services, LLC (Kestra AS). Securities offered through registered representatives of Kestra IS. Investment advisory services may be offered through appropriately licensed representatives of Kestra AS or Kestra PWS. Kestra IS is not affiliated with any other entities listed on this document.

Next Steps

Action Items

Due

Completed

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