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Jon and Katie Traditional

Decision Center
January 26, 2021

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Profile

Client Information	Jon Traditional	Katie Traditional
Date of Birth	1/1/1958 (Age 63)	1/1/1963 (Age 58)
Gender		
Marital Status	Married	Married
Annual Before-Tax Income	\$145,000	\$45,000
Retirement Age	65	65
Life Expectancy	90	90

Contact Information

Jon Traditional

✉ jeff@brightlinefinancial.com

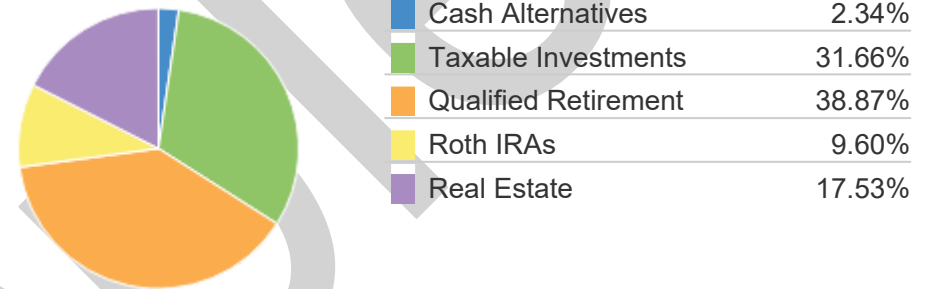
Children	Relationship	Date of Birth
Kevin Traditional	Son	12/13/1987 (Age 33)
Haley Traditional	Kevin's Spouse	5/5/1988 (Age 32)
Amanda Traditional	Daughter	12/13/1991 (Age 29)
Peter Traditional	Son	1/1/1998 (Age 23)

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Net Worth Summary

Total Net Worth	\$1,711,341
Jon	\$1,050,088
Katie	\$321,253
Joint - ROS	\$340,000

Assets by Type



Assets	Jon	Katie	Joint - ROS	Total
Vanguard Money Market	--	--	\$40,000	\$40,000
Merrill Lynch Account	\$541,880	--	--	\$541,880
Jon's 401K	\$508,208	--	--	\$508,208
Katie's Roth 403b	--	\$156,918	--	\$156,918
Katie's Roth IRA (converted)	--	\$164,335	--	\$164,335
Home	--	--	\$300,000	\$300,000
Total Assets	\$1,050,088	\$321,253	\$340,000	\$1,711,341
Liabilities	Jon	Katie	Joint - ROS	Total
Home Mortgage	--	--	--	--
Total Liabilities	\$0	\$0	\$0	\$0

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Income, Salaries & Bonuses

Jon's Salary

Amount: \$145,000

Starts: Active

Owner: Jon Traditional

Ends: Client's Retirement (age 65 in 2023)

Katie's Part Time Salary

Amount: \$45,000

Starts: Active

Owner: Katie Traditional

Ends: Client's Retirement (age 65 in 2023)

Social Security

Jon's Social Security

Estimated From Income

Start Collecting at: Age 65

Years Employed: 25

Last Year Employed: 2020

Highest Salary Earned: \$135,000

Katie's Social Security

Estimated From Income

Start Collecting at: Age 65

Years Employed: 20

Last Year Employed: 2020

Highest Salary Earned: \$85,000

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Benefit Options

Exclude All Spousal Benefits: No

Restricted Spousal Benefit: None

Currently Filed & Suspended: No

Income, Deferred

Katie's Hospital Pension

Amount: \$12,000

Starts: When Katie is 65 (2028)

Owner: Katie Traditional

Ends: Spouse's Death (age 90 in 2053)

Savings, Contributions & Transfers

Name	Destination	Starts	Ends	Amount
529 Virginia Plan for Peter: Client/Spouse Contribution	529 Virginia Plan for Peter	Year 2011	Year 2020	\$8,000 per year
Jon's 401K: Pre-Tax Contribution	Jon's 401K	Active	Client's Retirement (age 65 in 2023)	10.0% of salary
Jon's 401K: Employer Contribution	Jon's 401K	Active	Client's Retirement (age 65 in 2023)	100.0% of employee contribution, up to 3.0% of salary
Katie's Roth 403b: Pre-Tax Contribution	Katie's Roth 403b	Active	Client's Retirement (age 65 in 2023)	0.0% of salary
Katie's Roth 403b: Employer Contribution	Katie's Roth 403b	Active	Client's Retirement (age 65 in 2023)	50.0% of employee contribution, up to 6.0% of salary

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Name	Destination	Starts	Ends	Amount
Katie's Roth 403b: Roth Contribution	Katie's Roth 403b	Active	Client's Retirement (age 65 in 2023)	10.0% of salary

Sample

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Liabilities and Expenses Summary

Base Facts

Mortgages

Home Mortgage

Type: Mortgage	Property: Home
Institution:	Original Loan Amount: \$200,000
Current Balance: \$110,000 as of 12/14/2011	Date of Loan: 5/1/2000
Interest Rate: 5.000%	Term: 20 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$0	

Living Expenses

Current Amount (today-64): \$100,000	Retirement Amount (age 65-90): \$85,000
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Living Expense Details

No Expense Details have been defined

Liquidation Strategy

Current: By Type

Retirement: By Type

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Expenses, Education

Peter's College

Amount: \$50,000	Treat As: Normal Expense
Starts: Year 2016	Ends: Year 2019
Indexed At: Inflation (3.72%)	
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

Term Life on Jon

Death Benefit: \$750,000

Institution:

Insured: Jon Traditional

Owner: Jon Traditional

Annual Premium: 900

Primary Beneficiaries

Katie Traditional (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Term Policy for Katie

Death Benefit: \$250,000

Institution:

Insured: Katie Traditional

Owner: Katie Traditional

Annual Premium: 200

Primary Beneficiaries

Jon Traditional (100.00%)

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Contingent Beneficiaries

Equally to Children (100.00%)

Insurance, Disability**Disability Policy from Work**

Benefit: 65% of Jon's Salary

Institution:

Policy Type: Group Long Term

Insured: Jon Traditional

Owner: Jon Traditional

Annual Premium: \$450

Maximum Initial Benefit Cap: \$120,000

Maximum Annual Benefit:

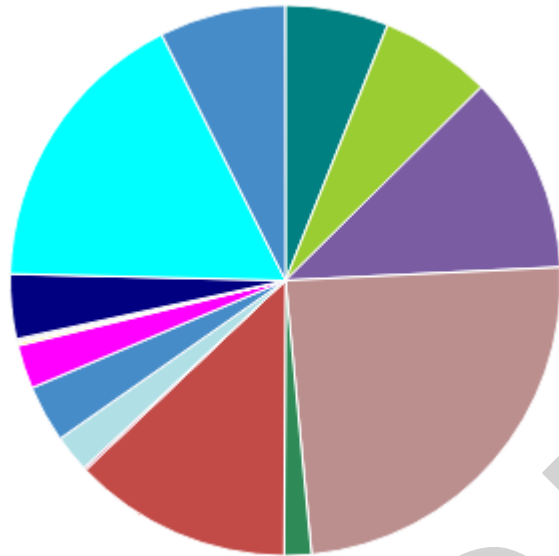
Elimination Period: 90 Days

Benefit Period: Age 65

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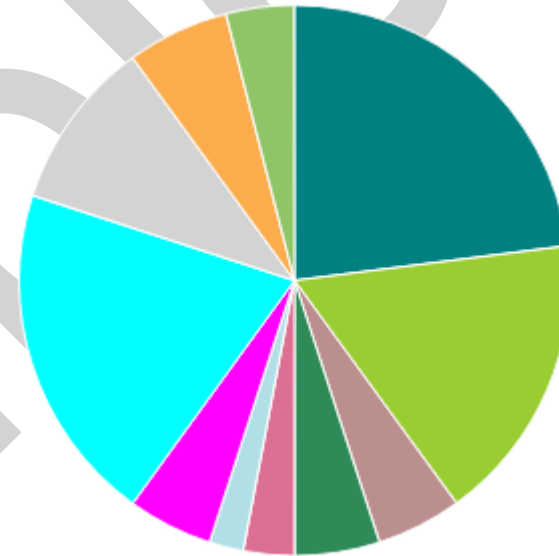
All Assets - Current Allocation

(8.18% blended rate)



Recommended Portfolio (Growth And Income)

(7.47% blended rate)



Large Growth	6.06%
Large Value	6.55%
Large Blend	11.63%
Mid Growth	24.26%
Mid Value	1.59%
Mid Blend	12.85%
Small Growth	0.15%
Small Value	2.18%
Small Blend	3.36%
International	2.58%

Large Growth	23.00%
Large Value	17.00%
Mid Growth	5.00%
Mid Value	5.00%
Small Growth	3.00%
Small Value	2.00%
International	5.00%
Inv Grd Bnd	20.00%
Sht Trm Bnd	10.00%
IPS	6.00%

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Emerg Mkts	0.19%
Sht Trm Mun	0.02%
Int Trm Mun	0.04%
Long Trm Mun	0.15%
Hgh Yld Bnd	3.80%
Inv Grd Bnd	17.18%
Other	7.43%

Cash 4.00%

	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
All Assets - Current Allocation																		
529 Virginia Plan for Peter	\$0	\$10,101	\$8,943	\$0	\$1,976	\$403	\$0	\$0	\$0	\$1,232	\$0	\$91	\$256	\$1,351	\$420	\$21,230	\$10,777	\$56,780
Jon's 401K	86,128	58,989	121,535	6,152	20,315	24,544	0	737	449	1,506	0	113	225	563	18,028	145,518	23,406	508,208
Katie's Roth 403b	2,811	0	1,647	0	0	0	0	0	0	21,977	2,215	23	114	228	12,399	80,808	34,696	156,918
Katie's Roth IRA (converted)	0	0	0	1,093	1,006	110,034	2,248	4,588	13,374	1,647	565	0	0	0	24,908	4,667	206	164,336
Merrill Lynch Account	0	27,057	38,666	348,886	0	53,600	0	26,642	35,496	11,534	0	0	0	0	0	0	0	541,881
Vanguard Money Market	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,000	40,000
Totals	88,939	96,147	170,791	356,131	23,297	188,581	2,248	31,967	49,319	37,896	2,780	227	595	2,142	55,755	252,223	109,085	1,468,123

Recommended Portfolio (Growth And Income)

Recommended	23.00%	17.00%	0.00%	5.00%	5.00%	0.00%	3.00%	2.00%	0.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.00%	0.00%	80.00%
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	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
Portfolio (Growth Inc)																		
	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
All Assets	6.06%	6.55%	11.63%	24.26%	1.59%	12.85%	0.15%	2.18%	3.36%	2.58%	0.19%	0.02%	0.04%	0.15%	3.80%	17.18%	7.43%	100.00%
Recommended Portfolio (Growth Inc)	23.00%	17.00%	0.00%	5.00%	5.00%	0.00%	3.00%	2.00%	0.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.00%	0.00%	80.00%
% Disparity	16.94%	10.45%	-11.63%	-19.26%	3.41%	-12.85%	2.85%	-0.18%	-3.36%	2.42%	-0.19%	-0.02%	-0.04%	-0.15%	-3.80%	2.82%		
\$ Disparity	248,729	153,434	(170,791)	(282,725)	50,109	(188,581)	41,796	(2,605)	(49,319)	35,510	(2,780)	(227)	(595)	(2,142)	(55,755)	41,402		

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.

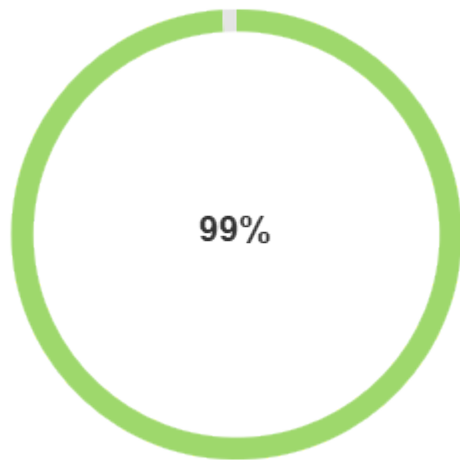
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Interest Rate Risk: This risk refers to the risk that bond prices decline as interest rates rise. Interest rates and bond prices tend to move in opposite directions. Long-term bonds tend to be more sensitive to interest rate changes and therefore may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

Sample

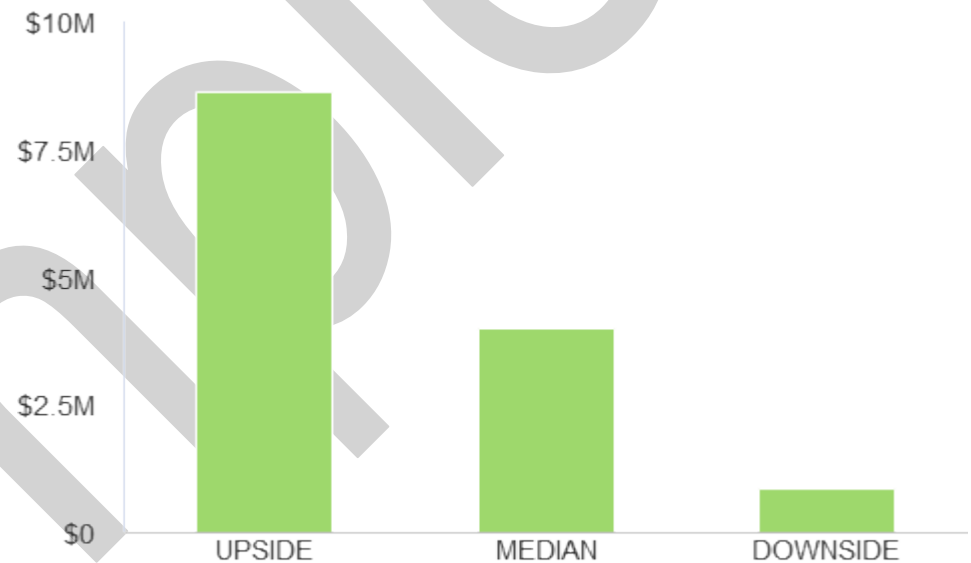
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PROBABILITY OF SUCCESS



0% - 69% 70% - 81% 82% - 100%

PORTFOLIO ASSETS



	Percentile	Portfolio Assets
Upside	97.5%	\$8,631,158
Median	50.0%	\$4,016,043
Downside	2.5%	\$854,405

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

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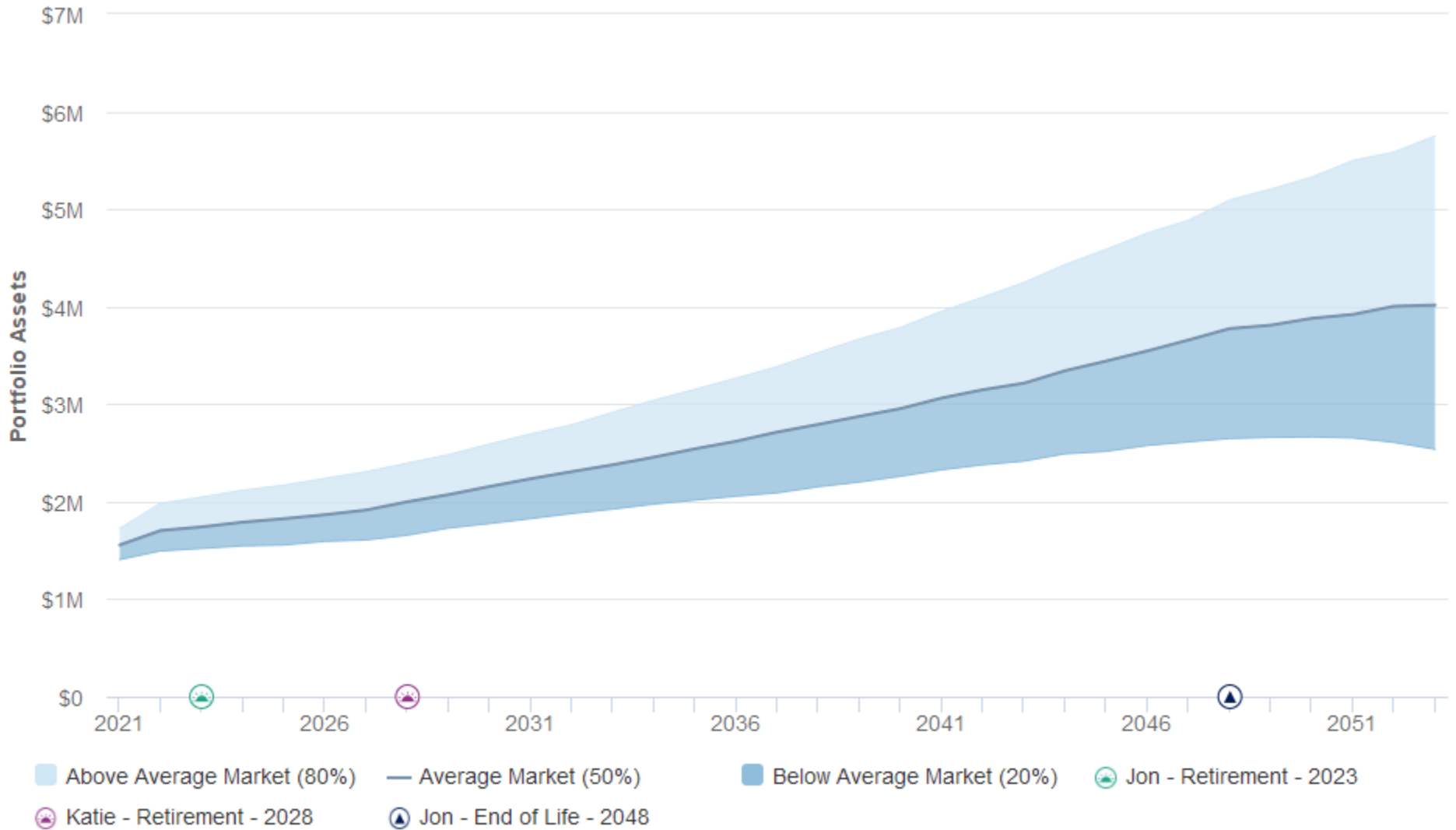
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Sample

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Asset Spread

Base Facts (Only Show Future Values)



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Monte Carlo Asset Spread

 Jon - Retirement - 2023
  Katie - Retirement - 2028
  Jon - End of Life - 2048

Year	Age	Above Average Market (80%)	Average Market (50%)	Below Average Market (20%)
2021	63/58	\$1,721,028	\$1,555,631	\$1,404,157
2022	64/59	\$1,981,908	\$1,704,093	\$1,493,551
 2023	65/60	\$2,046,862	\$1,741,199	\$1,520,378
2024	66/61	\$2,117,169	\$1,789,737	\$1,546,200
2025	67/62	\$2,167,628	\$1,825,391	\$1,555,672
2026	68/63	\$2,238,935	\$1,866,069	\$1,592,869
2027	69/64	\$2,306,465	\$1,914,227	\$1,607,221
 2028	70/65	\$2,395,180	\$1,998,781	\$1,656,023
2029	71/66	\$2,481,081	\$2,071,831	\$1,728,881
2030	72/67	\$2,590,802	\$2,155,290	\$1,775,812
2031	73/68	\$2,694,673	\$2,234,962	\$1,825,670
2032	74/69	\$2,787,497	\$2,307,777	\$1,878,413
2033	75/70	\$2,916,755	\$2,378,190	\$1,923,680
2034	76/71	\$3,040,132	\$2,456,280	\$1,974,974
2035	77/72	\$3,151,741	\$2,541,846	\$2,016,024
2036	78/73	\$3,266,485	\$2,619,579	\$2,055,907
2037	79/74	\$3,385,076	\$2,713,977	\$2,090,333
2038	80/75	\$3,529,026	\$2,792,159	\$2,152,675
2039	81/76	\$3,668,179	\$2,875,194	\$2,200,924
2040	82/77	\$3,785,075	\$2,954,421	\$2,260,600
2041	83/78	\$3,952,295	\$3,062,989	\$2,326,422

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Year	Age	Above Average Market (80%)	Average Market (50%)	Below Average Market (20%)
2042	84/79	\$4,096,774	\$3,147,599	\$2,377,867
2043	85/80	\$4,246,874	\$3,214,504	\$2,415,410
2044	86/81	\$4,430,562	\$3,342,667	\$2,490,527
2045	87/82	\$4,587,071	\$3,441,580	\$2,515,428
2046	88/83	\$4,752,896	\$3,545,324	\$2,576,246
2047	89/84	\$4,883,857	\$3,657,247	\$2,612,759
▲ 2048	90/85	\$5,092,191	\$3,774,264	\$2,647,230
2049	—/86	\$5,203,549	\$3,809,301	\$2,658,777
2050	—/87	\$5,326,418	\$3,879,527	\$2,662,976
2051	—/88	\$5,497,539	\$3,919,653	\$2,653,864
2052	—/89	\$5,584,363	\$4,003,406	\$2,607,936
2053	—/90	\$5,748,153	\$4,016,043	\$2,537,703

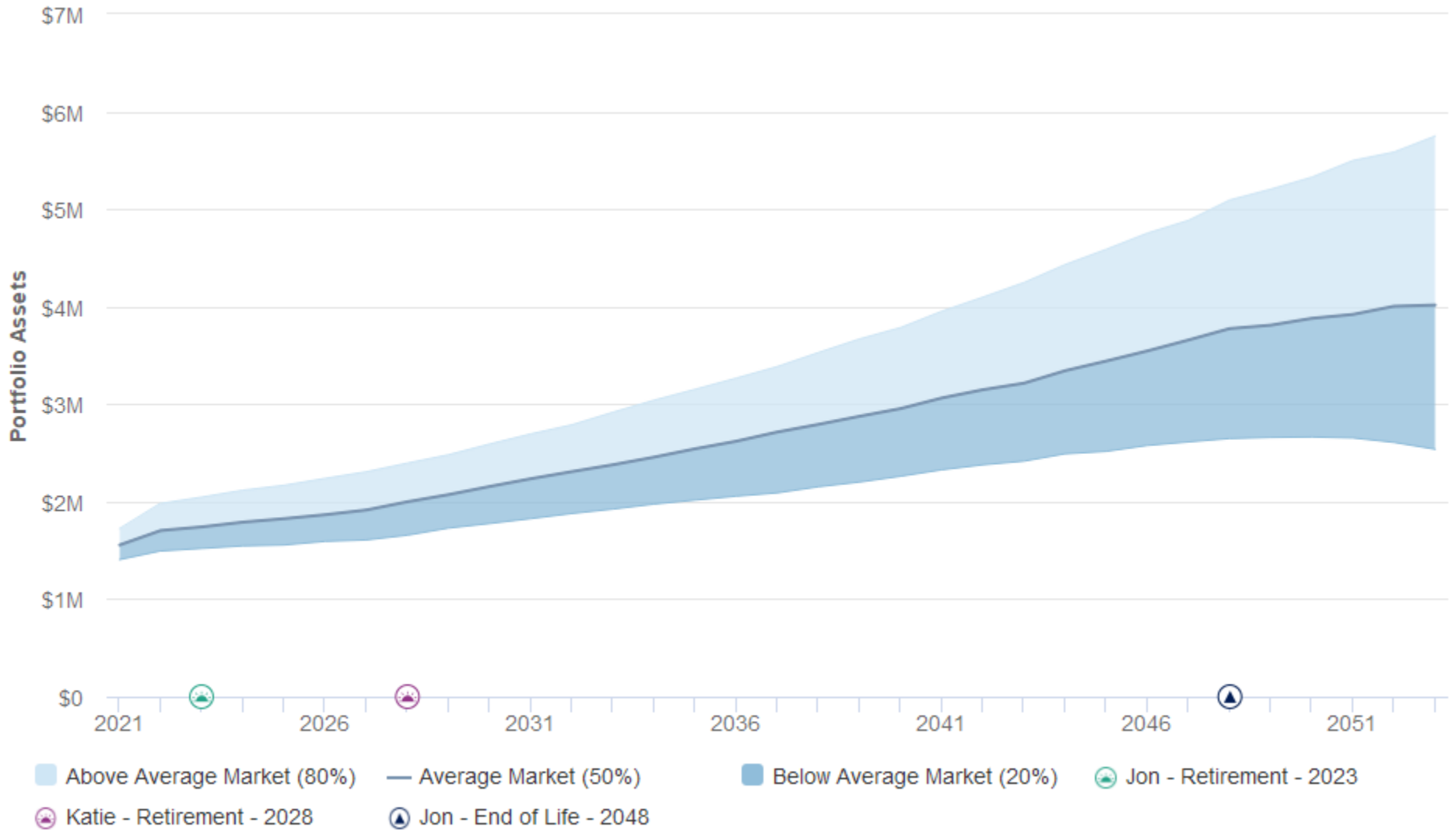
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Asset Spread for Decision Center


Base Facts with Decision Center (Only Show Future Values)



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Monte Carlo Asset Spread

 Jon - Retirement - 2023
  Katie - Retirement - 2028
  Jon - End of Life - 2048

Year	Age	Above Average Market (80%)	Average Market (50%)	Below Average Market (20%)
2021	63/58	\$1,721,028	\$1,555,631	\$1,404,157
2022	64/59	\$1,981,908	\$1,704,093	\$1,493,551
 2023	65/60	\$2,046,862	\$1,741,199	\$1,520,378
2024	66/61	\$2,117,169	\$1,789,737	\$1,546,200
2025	67/62	\$2,167,628	\$1,825,391	\$1,555,672
2026	68/63	\$2,238,935	\$1,866,069	\$1,592,869
2027	69/64	\$2,306,465	\$1,914,227	\$1,607,221
 2028	70/65	\$2,395,180	\$1,998,781	\$1,656,023
2029	71/66	\$2,481,081	\$2,071,831	\$1,728,881
2030	72/67	\$2,590,802	\$2,155,290	\$1,775,812
2031	73/68	\$2,694,673	\$2,234,962	\$1,825,670
2032	74/69	\$2,787,497	\$2,307,777	\$1,878,413
2033	75/70	\$2,916,755	\$2,378,190	\$1,923,680
2034	76/71	\$3,040,132	\$2,456,280	\$1,974,974
2035	77/72	\$3,151,741	\$2,541,846	\$2,016,024
2036	78/73	\$3,266,485	\$2,619,579	\$2,055,907
2037	79/74	\$3,385,076	\$2,713,977	\$2,090,333
2038	80/75	\$3,529,026	\$2,792,159	\$2,152,675
2039	81/76	\$3,668,179	\$2,875,194	\$2,200,924
2040	82/77	\$3,785,075	\$2,954,421	\$2,260,600
2041	83/78	\$3,952,295	\$3,062,989	\$2,326,422

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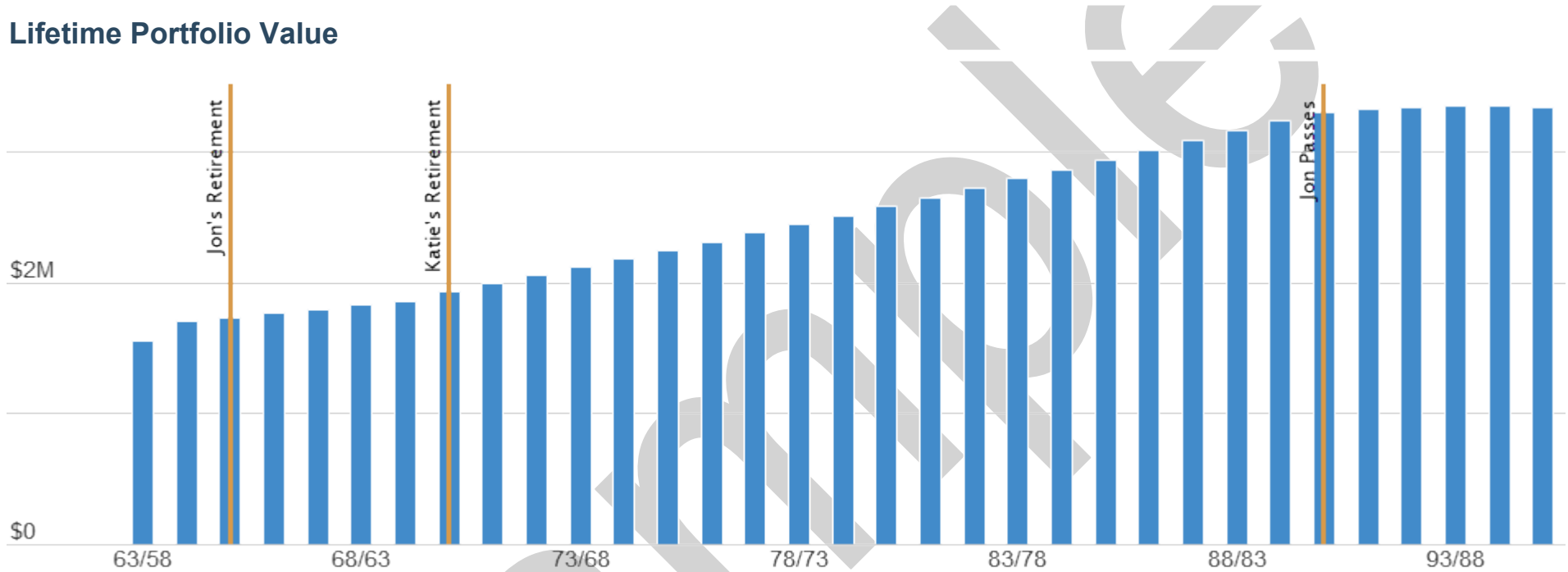
Year	Age	Above Average Market (80%)	Average Market (50%)	Below Average Market (20%)
2042	84/79	\$4,096,774	\$3,147,599	\$2,377,867
2043	85/80	\$4,246,874	\$3,214,504	\$2,415,410
2044	86/81	\$4,430,562	\$3,342,667	\$2,490,527
2045	87/82	\$4,587,071	\$3,441,580	\$2,515,428
2046	88/83	\$4,752,896	\$3,545,324	\$2,576,246
2047	89/84	\$4,883,857	\$3,657,247	\$2,612,759
▲ 2048	90/85	\$5,092,191	\$3,774,264	\$2,647,230
2049	—/86	\$5,203,549	\$3,809,301	\$2,658,777
2050	—/87	\$5,326,418	\$3,879,527	\$2,662,976
2051	—/88	\$5,497,539	\$3,919,653	\$2,653,864
2052	—/89	\$5,584,363	\$4,003,406	\$2,607,936
2053	—/90	\$5,748,153	\$4,016,043	\$2,537,703

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

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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Lifetime Portfolio Value



Assumptions

Jon's Retirement:	65 (2023)
Katie's Retirement:	65 (2028)
First Death (Jon):	90/85 (2048)
Inflation Rate	3.72%

Living Expenses

Current	\$100,000
Retirement	\$85,000
After Jon Passes	\$85,000
Index Rate	3.72%

Summary

Based upon the levels of income and spending in the Base Facts, your portfolio assets will last through at least **2053** (age **95/90**).

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Cash Flow

Base Facts (Only Show Future Values)

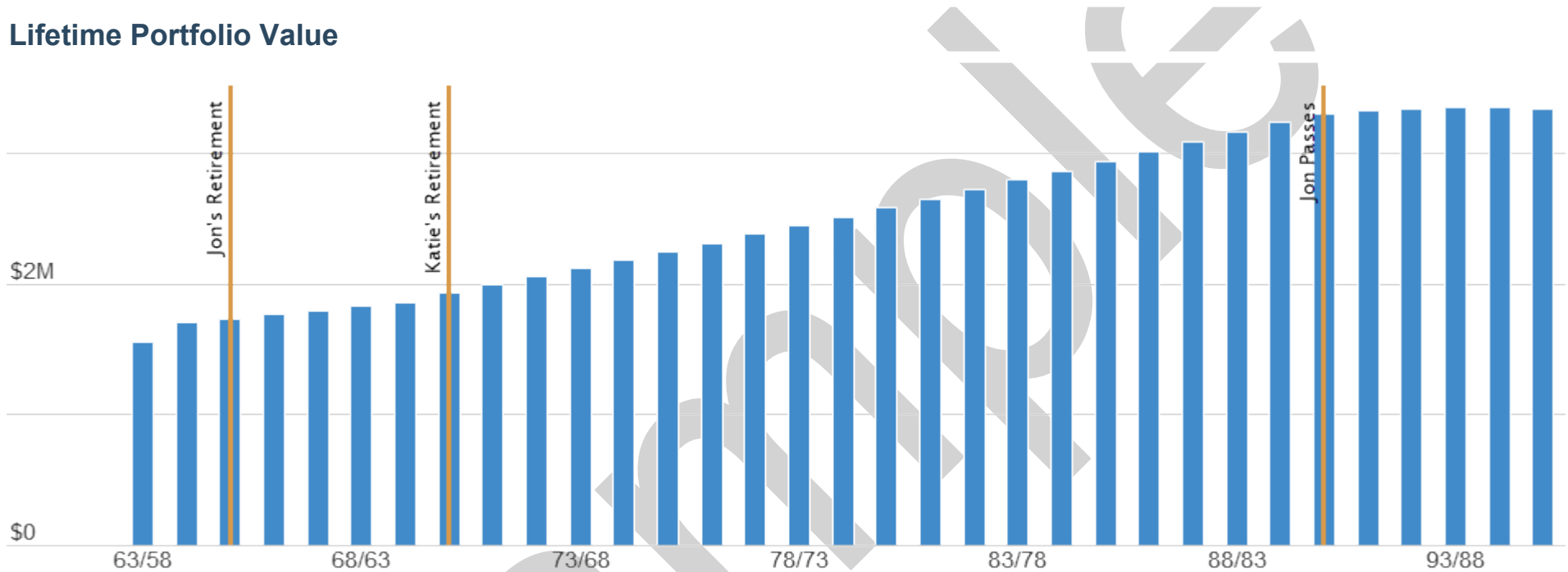
Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2021	63/58	\$190,000	\$0	\$0	\$0	\$190,000	\$171,000	\$19,000	\$190,000	\$0	\$1,550,672
2022	64/59	197,068	0	0	0	197,068	177,362	19,706	197,068	0	1,702,477
2023	65/60	29,834	0	0	0	29,834	93,845	0	93,845	(64,011)	1,732,974
2024	66/61	30,944	0	0	0	30,944	95,693	0	95,693	(64,749)	1,766,675
2025	67/62	32,095	0	0	0	32,095	98,797	0	98,797	(66,702)	1,799,752
2026	68/63	33,289	0	0	0	33,289	102,749	0	102,749	(69,460)	1,831,771
2027	69/64	34,527	0	0	0	34,527	106,341	0	106,341	(71,814)	1,863,027
2028	70/65	72,837	0	0	0	72,837	112,901	0	112,901	(40,064)	1,927,569
2029	71/66	75,100	0	0	0	75,100	116,594	0	116,594	(41,494)	1,994,340
2030	72/67	77,448	0	33,063	0	110,511	127,526	0	127,526	(17,015)	2,056,111
2031	73/68	79,883	0	34,754	0	114,637	132,265	0	132,265	(17,628)	2,119,149
2032	74/69	82,408	0	36,671	0	119,079	137,209	0	137,209	(18,130)	2,183,363
2033	75/70	85,027	0	38,541	0	123,568	142,309	0	142,309	(18,741)	2,248,766
2034	76/71	87,744	0	40,502	0	128,246	147,610	0	147,610	(19,364)	2,315,329
2035	77/72	90,562	0	55,267	0	145,829	155,014	0	155,014	(9,185)	2,381,124
2036	78/73	93,484	0	58,076	0	151,560	160,826	0	160,826	(9,266)	2,447,929
2037	79/74	96,515	0	61,077	0	157,592	166,878	0	166,878	(9,286)	2,515,658

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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
2038	80/75	99,659	0	64,169	0	163,828	173,148	0	173,148	(9,320)	2,584,281
2039	81/76	102,919	0	67,144	0	170,063	179,625	0	179,625	(9,562)	2,653,778
2040	82/77	106,301	0	70,456	0	176,757	186,375	0	186,375	(9,618)	2,724,070
2041	83/78	109,809	0	73,679	0	183,488	193,353	0	193,353	(9,865)	2,795,128
2042	84/79	113,448	0	77,373	0	190,821	200,625	0	200,625	(9,804)	2,866,855
2043	85/80	117,221	0	80,852	0	198,073	208,143	0	208,143	(10,070)	2,939,208
2044	86/81	121,135	0	84,351	0	205,486	215,891	0	215,891	(10,405)	3,012,164
2045	87/82	125,195	0	88,070	0	213,265	223,955	0	223,955	(10,690)	3,085,617
2046	88/83	129,406	0	91,273	0	220,679	232,438	0	232,438	(11,759)	3,159,362
2047	89/84	133,774	0	95,205	0	228,979	241,503	0	241,503	(12,524)	3,233,021
2048	90/85	138,304	0	98,478	0	236,782	250,768	0	250,768	(13,986)	3,306,586
2049	91/86	89,114	0	83,093	0	172,207	259,242	0	259,242	(87,035)	3,327,157
2050	92/87	91,983	0	86,597	0	178,580	270,346	0	270,346	(91,766)	3,340,837
2051	93/88	94,958	0	89,533	0	184,491	281,599	0	281,599	(97,108)	3,347,209
2052	94/89	98,044	0	93,195	0	191,239	292,934	0	292,934	(101,695)	3,345,889
2053	95/90	101,245	0	96,135	0	197,380	304,081	0	304,081	(106,701)	3,336,749

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Lifetime Portfolio Value



Assumptions

Jon's Retirement:	65 (2023)
Katie's Retirement:	65 (2028)
First Death (Jon):	90/85 (2048)
Inflation Rate	3.72%

Living Expenses

Current	\$100,000
Retirement	\$85,000
After Jon Passes	\$85,000
Index Rate	3.72%

Summary

Based upon the levels of income and spending in the Base Facts with Decision Center, your portfolio assets will last through at least **2053** (age **95/90**).

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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
2021	63/58	\$190,000	\$0	\$0	\$0	\$190,000	\$171,000	\$19,000	\$190,000	\$0	\$1,550,672
2022	64/59	197,068	0	0	0	197,068	177,362	19,706	197,068	0	1,702,477
2023	65/60	29,834	0	0	0	29,834	93,845	0	93,845	(64,011)	1,732,974
2024	66/61	30,944	0	0	0	30,944	95,693	0	95,693	(64,749)	1,766,675
2025	67/62	32,095	0	0	0	32,095	98,797	0	98,797	(66,702)	1,799,752
2026	68/63	33,289	0	0	0	33,289	102,749	0	102,749	(69,460)	1,831,771
2027	69/64	34,527	0	0	0	34,527	106,341	0	106,341	(71,814)	1,863,027
2028	70/65	72,837	0	0	0	72,837	112,901	0	112,901	(40,064)	1,927,569
2029	71/66	75,100	0	0	0	75,100	116,594	0	116,594	(41,494)	1,994,340
2030	72/67	77,448	0	33,063	0	110,511	127,526	0	127,526	(17,015)	2,056,111
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2032	74/69	82,408	0	36,671	0	119,079	137,209	0	137,209	(18,130)	2,183,363
2033	75/70	85,027	0	38,541	0	123,568	142,309	0	142,309	(18,741)	2,248,766
2034	76/71	87,744	0	40,502	0	128,246	147,610	0	147,610	(19,364)	2,315,329
2035	77/72	90,562	0	55,267	0	145,829	155,014	0	155,014	(9,185)	2,381,124
2036	78/73	93,484	0	58,076	0	151,560	160,826	0	160,826	(9,266)	2,447,929
2037	79/74	96,515	0	61,077	0	157,592	166,878	0	166,878	(9,286)	2,515,658

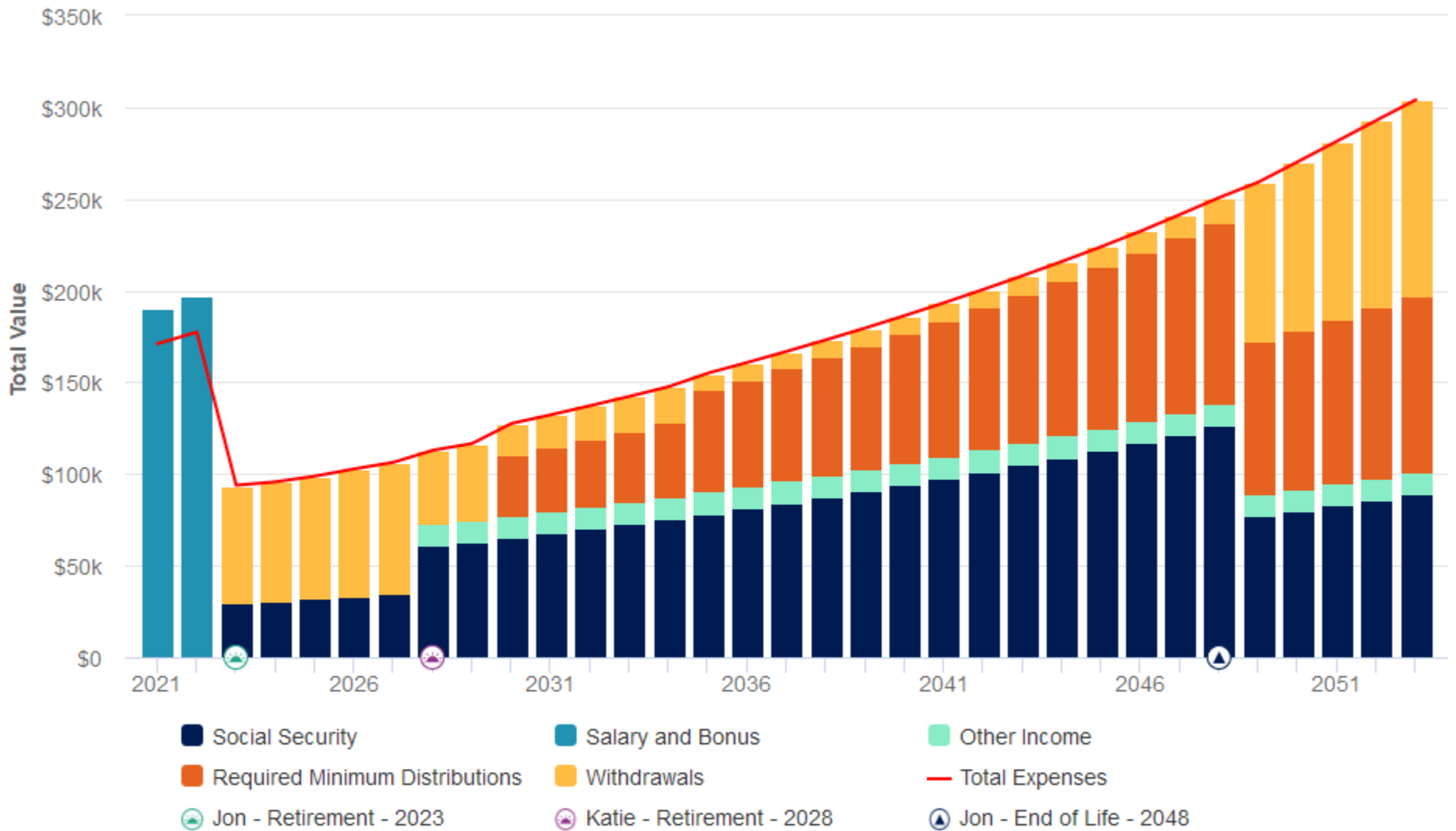
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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2038	80/75	99,659	0	64,169	0	163,828	173,148	0	173,148	(9,320)	2,584,281
2039	81/76	102,919	0	67,144	0	170,063	179,625	0	179,625	(9,562)	2,653,778
2040	82/77	106,301	0	70,456	0	176,757	186,375	0	186,375	(9,618)	2,724,070
2041	83/78	109,809	0	73,679	0	183,488	193,353	0	193,353	(9,865)	2,795,128
2042	84/79	113,448	0	77,373	0	190,821	200,625	0	200,625	(9,804)	2,866,855
2043	85/80	117,221	0	80,852	0	198,073	208,143	0	208,143	(10,070)	2,939,208
2044	86/81	121,135	0	84,351	0	205,486	215,891	0	215,891	(10,405)	3,012,164
2045	87/82	125,195	0	88,070	0	213,265	223,955	0	223,955	(10,690)	3,085,617
2046	88/83	129,406	0	91,273	0	220,679	232,438	0	232,438	(11,759)	3,159,362
2047	89/84	133,774	0	95,205	0	228,979	241,503	0	241,503	(12,524)	3,233,021
2048	90/85	138,304	0	98,478	0	236,782	250,768	0	250,768	(13,986)	3,306,586
2049	91/86	89,114	0	83,093	0	172,207	259,242	0	259,242	(87,035)	3,327,157
2050	92/87	91,983	0	86,597	0	178,580	270,346	0	270,346	(91,766)	3,340,837
2051	93/88	94,958	0	89,533	0	184,491	281,599	0	281,599	(97,108)	3,347,209
2052	94/89	98,044	0	93,195	0	191,239	292,934	0	292,934	(101,695)	3,345,889
2053	95/90	101,245	0	96,135	0	197,380	304,081	0	304,081	(106,701)	3,336,749

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Cash Flow Overview for Decision Center



Base Facts with Decision Center (Only Show Future Values)




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Cash Flow Overview

 Jon - Retirement - 2023
  Katie - Retirement - 2028
  Jon - End of Life - 2048

Year	Age	Total Expenses	Social Security	Salary/Bonus	Other Income	Required Minimum Distributions	Withdrawals	Net Savings	Total Withdrawals Spent	Total Portfolio Assets
2021	63/58	\$171,000	\$0	\$190,000	\$0	\$0	\$0	\$19,000	\$0	\$1,550,672
2022	64/59	\$177,362	\$0	\$197,068	\$0	\$0	\$0	\$19,706	\$0	\$1,702,477
 2023	65/60	\$93,845	\$29,834	\$0	\$0	\$0	\$64,011	\$0	\$64,011	\$1,732,974
2024	66/61	\$95,693	\$30,944	\$0	\$0	\$0	\$64,749	\$0	\$64,749	\$1,766,675
2025	67/62	\$98,797	\$32,095	\$0	\$0	\$0	\$66,702	\$0	\$66,702	\$1,799,752
2026	68/63	\$102,749	\$33,289	\$0	\$0	\$0	\$69,460	\$0	\$69,460	\$1,831,771
2027	69/64	\$106,341	\$34,527	\$0	\$0	\$0	\$71,814	\$0	\$71,814	\$1,863,027
 2028	70/65	\$112,901	\$60,837	\$0	\$12,000	\$0	\$40,064	\$0	\$40,064	\$1,927,569
2029	71/66	\$116,594	\$63,100	\$0	\$12,000	\$0	\$41,494	\$0	\$41,494	\$1,994,340
2030	72/67	\$127,526	\$65,448	\$0	\$12,000	\$33,063	\$17,015	\$0	\$50,078	\$2,056,111
2031	73/68	\$132,265	\$67,883	\$0	\$12,000	\$34,754	\$17,628	\$0	\$52,382	\$2,119,149
2032	74/69	\$137,209	\$70,408	\$0	\$12,000	\$36,671	\$18,130	\$0	\$54,801	\$2,183,363
2033	75/70	\$142,309	\$73,027	\$0	\$12,000	\$38,541	\$18,741	\$0	\$57,282	\$2,248,766
2034	76/71	\$147,610	\$75,744	\$0	\$12,000	\$40,502	\$19,364	\$0	\$59,866	\$2,315,329
2035	77/72	\$155,014	\$78,562	\$0	\$12,000	\$55,267	\$9,185	\$0	\$64,452	\$2,381,124
2036	78/73	\$160,826	\$81,484	\$0	\$12,000	\$58,076	\$9,266	\$0	\$67,342	\$2,447,929
2037	79/74	\$166,878	\$84,515	\$0	\$12,000	\$61,077	\$9,286	\$0	\$70,363	\$2,515,658
2038	80/75	\$173,148	\$87,659	\$0	\$12,000	\$64,169	\$9,320	\$0	\$73,489	\$2,584,281
2039	81/76	\$179,625	\$90,919	\$0	\$12,000	\$67,144	\$9,562	\$0	\$76,706	\$2,653,778
2040	82/77	\$186,375	\$94,301	\$0	\$12,000	\$70,456	\$9,618	\$0	\$80,074	\$2,724,070
2041	83/78	\$193,353	\$97,809	\$0	\$12,000	\$73,679	\$9,865	\$0	\$83,544	\$2,795,128
2042	84/79	\$200,625	\$101,448	\$0	\$12,000	\$77,373	\$9,804	\$0	\$87,177	\$2,866,855
2043	85/80	\$208,143	\$105,221	\$0	\$12,000	\$80,852	\$10,070	\$0	\$90,922	\$2,939,208
2044	86/81	\$215,891	\$109,135	\$0	\$12,000	\$84,351	\$10,405	\$0	\$94,756	\$3,012,164

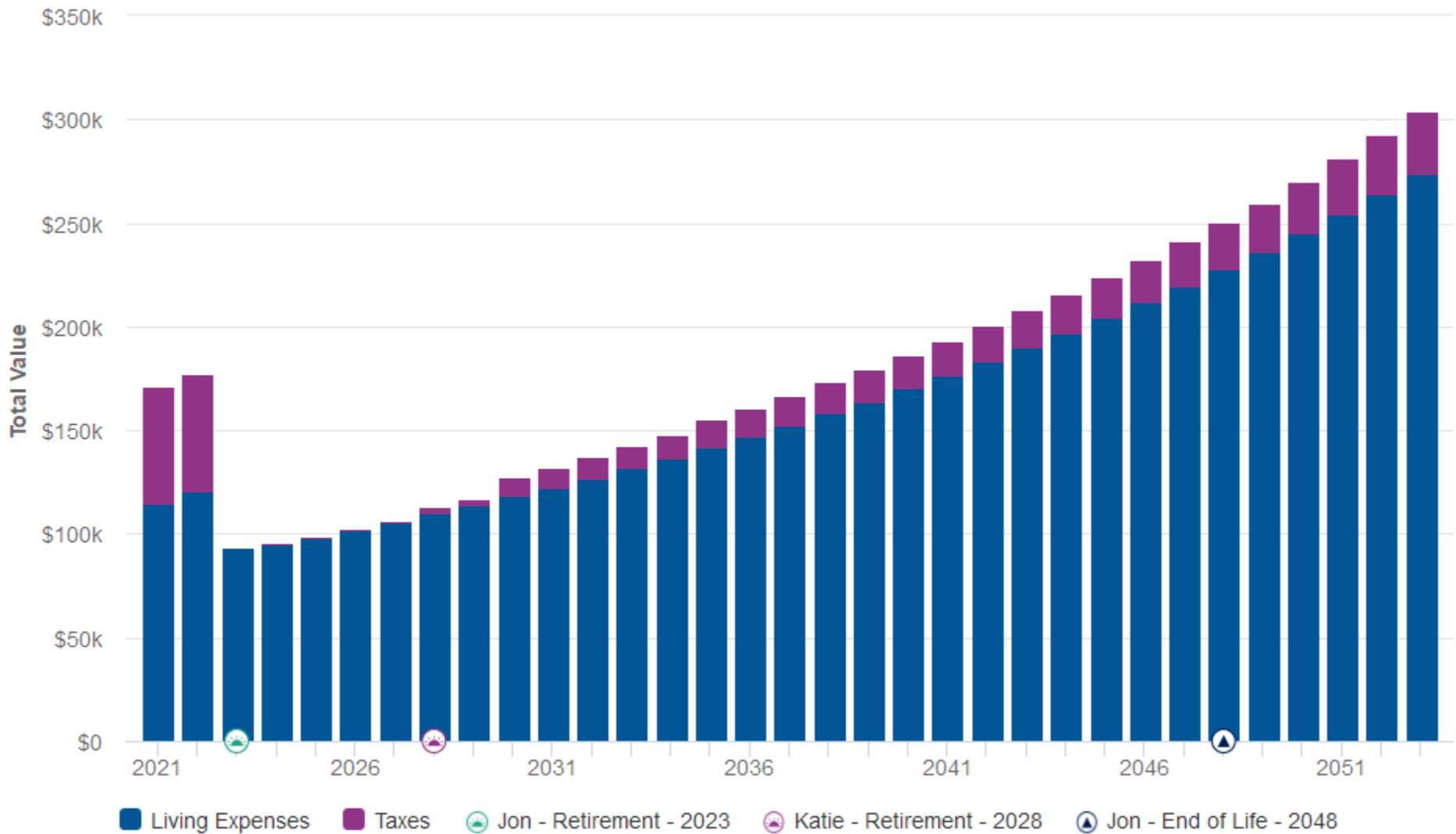
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Year	Age	Total Expenses	Social Security	Salary/Bonus	Other Income	Required Minimum Distributions	Withdrawals	Net Savings	Total Withdrawals Spent	Total Portfolio Assets
2045	87/82	\$223,955	\$113,195	\$0	\$12,000	\$88,070	\$10,690	\$0	\$98,760	\$3,085,617
2046	88/83	\$232,438	\$117,406	\$0	\$12,000	\$91,273	\$11,759	\$0	\$103,032	\$3,159,362
2047	89/84	\$241,503	\$121,774	\$0	\$12,000	\$95,205	\$12,524	\$0	\$107,729	\$3,233,021
 2048	90/85	\$250,768	\$126,304	\$0	\$12,000	\$98,478	\$13,986	\$0	\$112,464	\$3,306,586
2049	—/86	\$259,242	\$77,114	\$0	\$12,000	\$83,093	\$87,035	\$0	\$170,128	\$3,327,157
2050	—/87	\$270,346	\$79,983	\$0	\$12,000	\$86,597	\$91,766	\$0	\$178,363	\$3,340,837
2051	—/88	\$281,599	\$82,958	\$0	\$12,000	\$89,533	\$97,108	\$0	\$186,641	\$3,347,209
2052	—/89	\$292,934	\$86,044	\$0	\$12,000	\$93,195	\$101,695	\$0	\$194,890	\$3,345,889
2053	—/90	\$304,081	\$89,245	\$0	\$12,000	\$96,135	\$106,701	\$0	\$202,836	\$3,336,749

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Cash Flow Expenses

Base Facts (Only Show Future Values)



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Cash Flow Expenses

 Jon - Retirement - 2023
  Katie - Retirement - 2028
  Jon - End of Life - 2048

Year	Age	Living Expenses	Taxes	Total Expenses
2021	63/58	\$114,349	\$56,651	\$171,000
2022	64/59	\$121,052	\$56,310	\$177,362
 2023	65/60	\$93,383	\$462	\$93,845
2024	66/61	\$94,844	\$849	\$95,693
2025	67/62	\$98,372	\$425	\$98,797
2026	68/63	\$102,031	\$718	\$102,749
2027	69/64	\$105,827	\$514	\$106,341
 2028	70/65	\$109,764	\$3,137	\$112,901
2029	71/66	\$113,847	\$2,747	\$116,594
2030	72/67	\$118,082	\$9,444	\$127,526
2031	73/68	\$122,475	\$9,790	\$132,265
2032	74/69	\$127,031	\$10,178	\$137,209
2033	75/70	\$131,757	\$10,552	\$142,309
2034	76/71	\$136,658	\$10,952	\$147,610
2035	77/72	\$141,742	\$13,272	\$155,014
2036	78/73	\$147,015	\$13,811	\$160,826
2037	79/74	\$152,484	\$14,394	\$166,878
2038	80/75	\$158,156	\$14,992	\$173,148
2039	81/76	\$164,039	\$15,586	\$179,625
2040	82/77	\$170,141	\$16,234	\$186,375
2041	83/78	\$176,470	\$16,883	\$193,353
2042	84/79	\$183,035	\$17,590	\$200,625

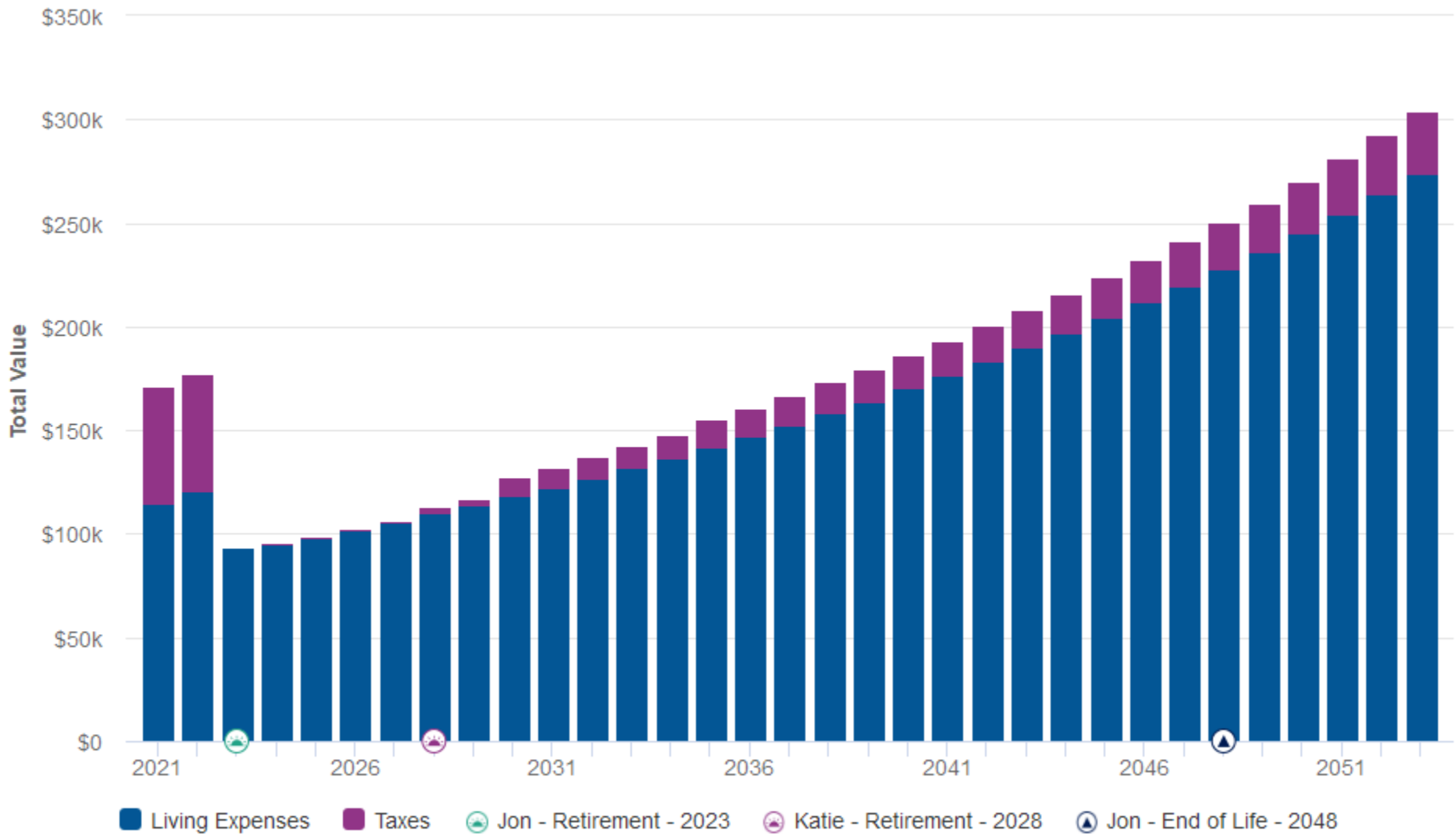
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Year	Age	Living Expenses	Taxes	Total Expenses
2043	85/80	\$189,844	\$18,299	\$208,143
2044	86/81	\$196,906	\$18,985	\$215,891
2045	87/82	\$204,231	\$19,724	\$223,955
2046	88/83	\$211,828	\$20,610	\$232,438
2047	89/84	\$219,708	\$21,795	\$241,503
▲ 2048	90/85	\$227,881	\$22,887	\$250,768
2049	—/86	\$236,358	\$22,884	\$259,242
2050	—/87	\$245,151	\$25,195	\$270,346
2051	—/88	\$254,271	\$27,328	\$281,599
2052	—/89	\$263,730	\$29,204	\$292,934
2053	—/90	\$273,541	\$30,540	\$304,081

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Cash Flow Expenses for Decision Center

Base Facts with Decision Center (Only Show Future Values)



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Cash Flow Expenses

 Jon - Retirement - 2023
  Katie - Retirement - 2028
  Jon - End of Life - 2048

Year	Age	Living Expenses	Taxes	Total Expenses
2021	63/58	\$114,349	\$56,651	\$171,000
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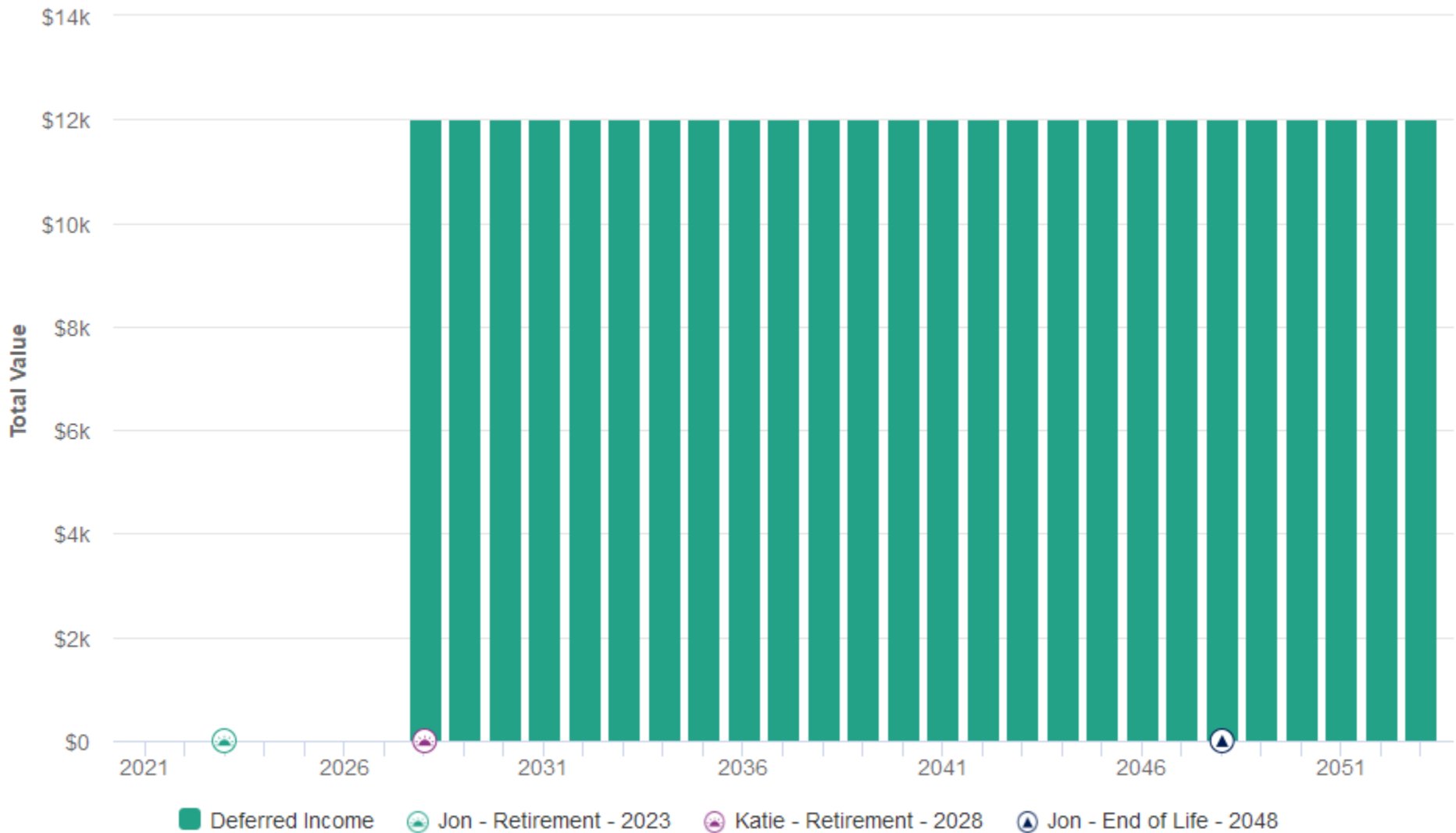
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Cash Flow Other Income

Base Facts (Only Show Future Values)



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Cash Flow Other Income

 Jon - Retirement - 2023
  Katie - Retirement - 2028
  Jon - End of Life - 2048

Year	Age	Deferred Income	Total Other Income
2021	63/58	\$0	\$0
2022	64/59	\$0	\$0
 2023	65/60	\$0	\$0
2024	66/61	\$0	\$0
2025	67/62	\$0	\$0
2026	68/63	\$0	\$0
2027	69/64	\$0	\$0
 2028	70/65	\$12,000	\$12,000
2029	71/66	\$12,000	\$12,000
2030	72/67	\$12,000	\$12,000
2031	73/68	\$12,000	\$12,000
2032	74/69	\$12,000	\$12,000
2033	75/70	\$12,000	\$12,000
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2038	80/75	\$12,000	\$12,000
2039	81/76	\$12,000	\$12,000
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2041	83/78	\$12,000	\$12,000
2042	84/79	\$12,000	\$12,000

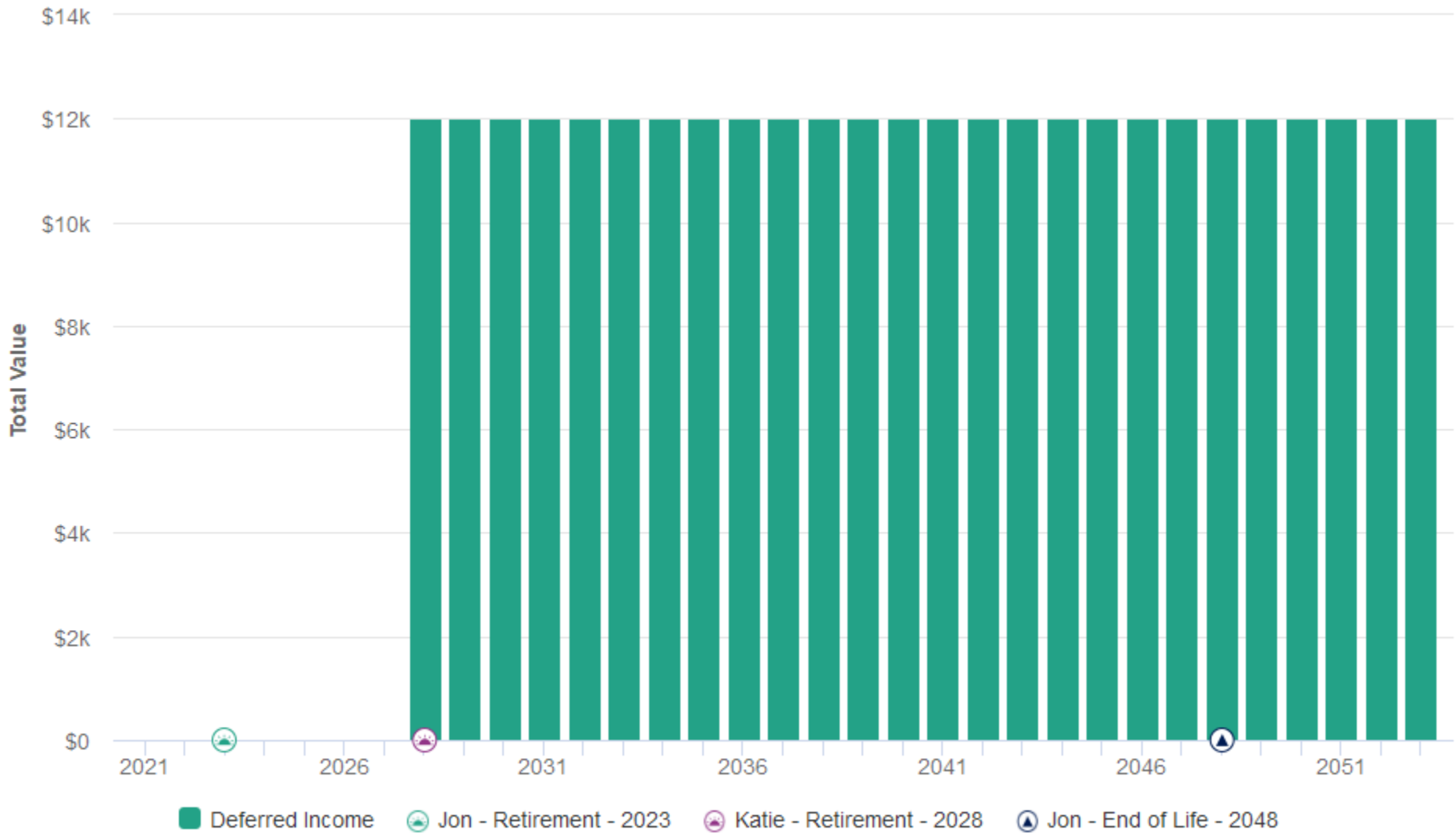
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Cash Flow Other Income for Decision Center

Base Facts with Decision Center (Only Show Future Values)



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Cash Flow Other Income

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No changes have been made within this scenario.

Sample

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Next Steps

Action Items

Due

Completed

Sample

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