

Joe and Jane Advizr

Your Financial Plan

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Net Worth Report (Summary)

Net Worth **\$1,013,763**



Assets

- Cash \$70,000
 - Investments \$493,763
 - Real Estate \$1,000,000
 - Life Insurance Policies \$50,000
- Total Assets **\$1,613,763**

Liabilities

- Mortgages \$600,000
- Total Liabilities **\$600,000**

Net Worth Report (Detailed)

Assets

- Cash \$70,000
 - eBanking (Bank of Am...) 70,000

- Investments \$493,763
 - ROLLOVER IRA 198,749
 - Individual 50,014
 - Traditional IRA (Vanguard -...) 100,000
 - Retirement 100,000
 - Jennie's 529 45,000

- Real Estate \$1,000,000
 - London residence 1,000,000

- Life Insurance Policies \$50,000
 - VUL 50,000

Total Assets **\$1,613,763**

Liabilities

- Mortgages \$600,000
 - London residence 600,000

Total Liabilities **\$600,000**

Cash Flow Report (Summary)

Net Cash Flow **\$40,356**



Inflow

- Employment Income \$400,000
- Total Inflow **\$400,000**

Outflow

- Tax & Payroll \$164,044
 - Living Expenses \$120,000
 - Goal Contributions \$3,600
 - Liability Expenses \$72,000
- Total Outflow **\$359,644**

Cash Flow Report (Detailed)

Inflow

• Employment Income	\$400,000
Joe's Employment Income	225,000
Jane's Employment Income	175,000
Total Inflow	\$400,000

Outflow

• Tax & Payroll	\$164,044
State Tax	25,361
Federal Tax	101,710
FICA	14,649
Investment Income Tax	5,053
Capital Gains Tax	522
Traditional IRA (Vanguard -...) Contribution	5,500
Retirement Contribution	11,250
• Living Expenses	\$120,000
Current Living Expenses	120,000
• Goal Contributions	\$3,600
Jennie's Education	3,600
• Liability Expenses	\$72,000
London residence Mortgage	72,000
Total Outflow	\$359,644

Projected Cash Flow

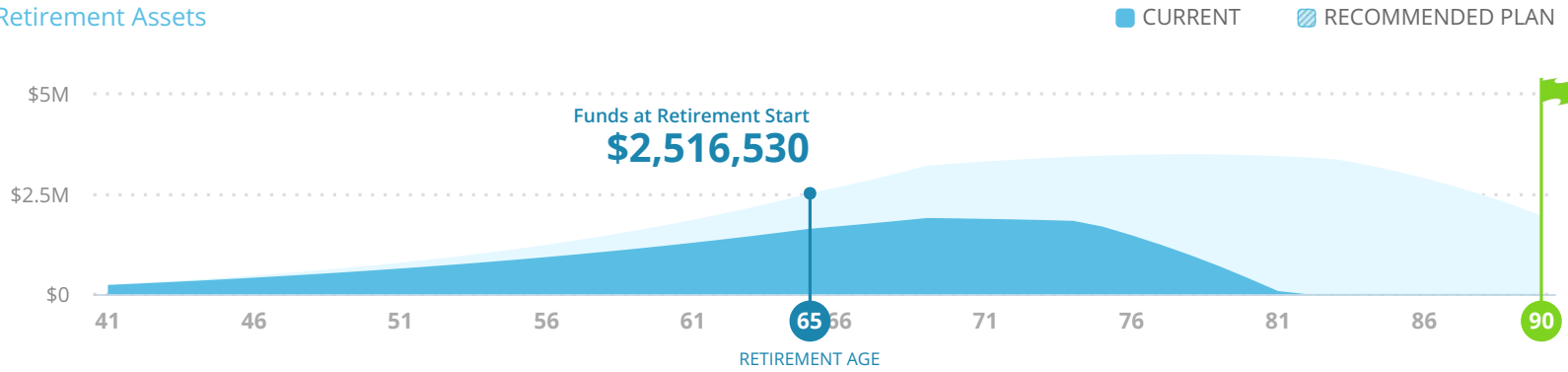
	2016	2017	2018	2019	2020
Joe's Age	41	42	43	44	45
Jane's Age	40	41	42	43	44
Inflow					
Employment Incomes	\$400,000	\$408,000	\$416,160	\$424,483	\$432,973
Social Security Incomes	\$0	\$0	\$0	\$0	\$0
Distributions	\$0	\$0	\$0	\$0	\$0
Total Inflow	\$400,000	\$408,000	\$416,160	\$424,483	\$432,973
Outflow					
Taxes	\$147,068	\$150,506	\$155,806	\$159,829	\$163,961
Liability Expenses	\$72,000	\$72,000	\$72,000	\$72,000	\$72,000
Living Expenses	\$170,000	\$192,400	\$124,848	\$127,345	\$129,892
Other Expenses	\$0	\$0	\$0	\$1,000	\$0
Goal Contributions	\$24,628	\$24,963	\$25,371	\$25,719	\$26,075
Total Outflow	\$413,696	\$439,869	\$378,025	\$385,893	\$391,928
Net Cash Flow	\$13,696	\$31,869	\$38,135	\$38,590	\$41,045

Retirement

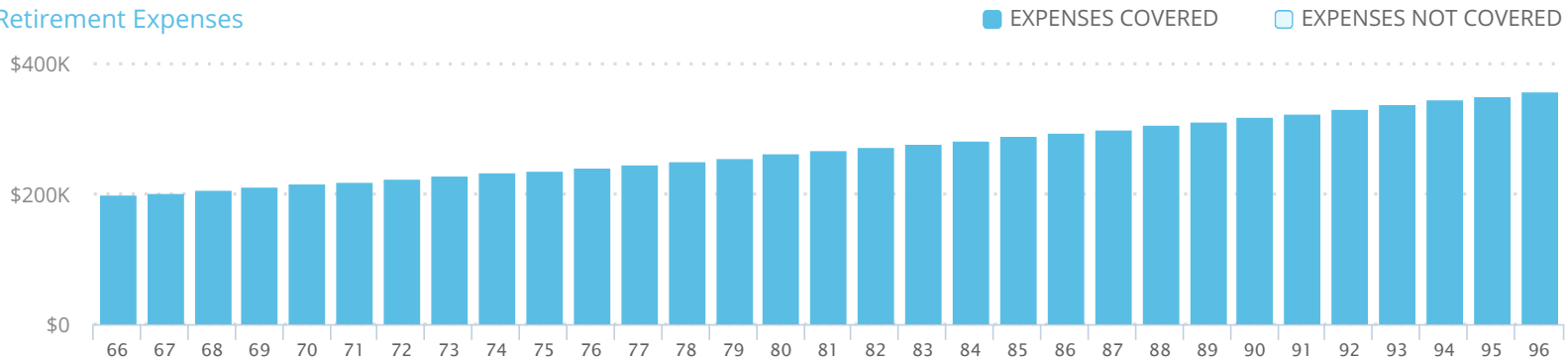
ON TRACK

GOAL: Retire at 65, spend 100% of today's living expenses until 90

Retirement Assets



Retirement Expenses



Action Steps



Save an additional \$34 per month in a retirement account



Change your asset allocation to Moderately Aggressive

Additional Notes

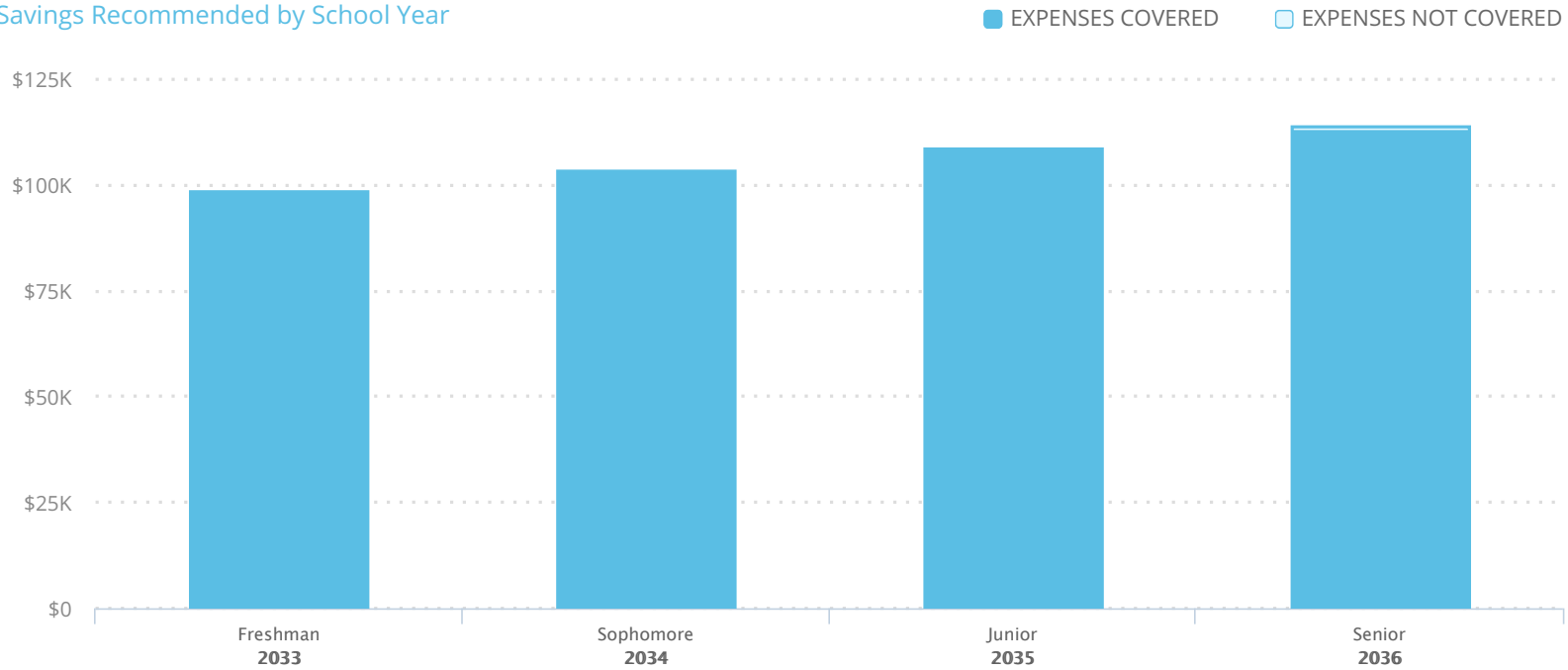
Consider reducing your expenses for retirement

Jennie's Education

ACTION NEEDED

GOAL: Enroll at a private nonprofit college at 18

Savings Recommended by School Year



Action Steps



Save an additional \$306 per month in an education-related investment account



Change your asset allocation to Moderately Aggressive

Additional Notes

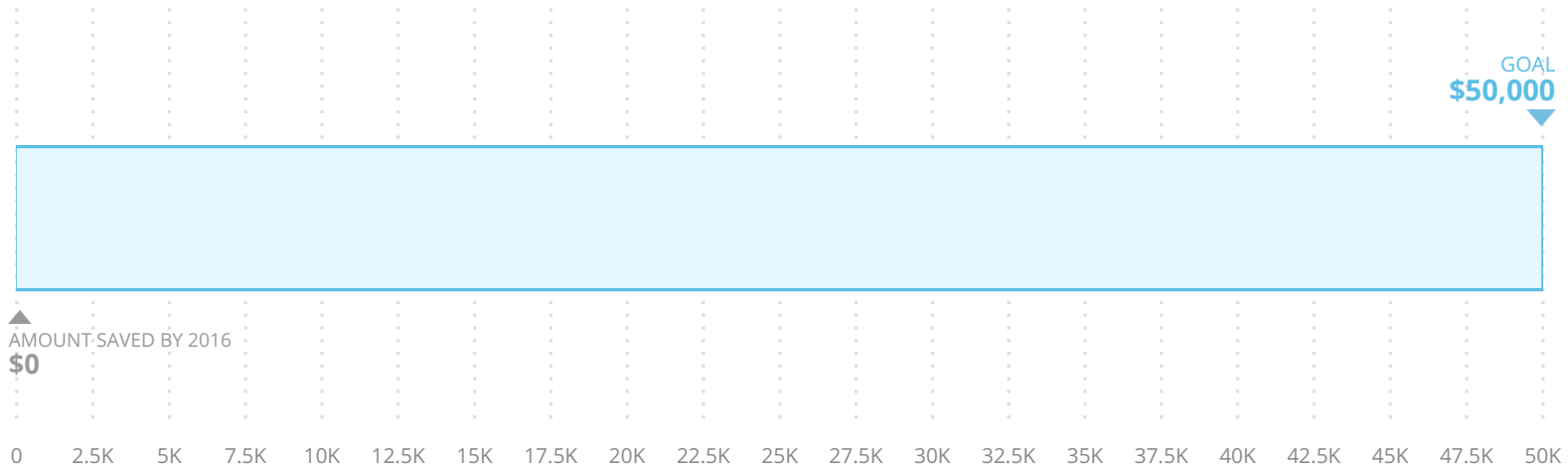
None

BMW

ACTION NEEDED

GOAL: BMW for \$50,000 in 2016

Recommended Savings Schedule



Action Steps



Save an additional \$3,023 per month in a dedicated investment account



Change your asset allocation to Moderately Aggressive

Additional Notes

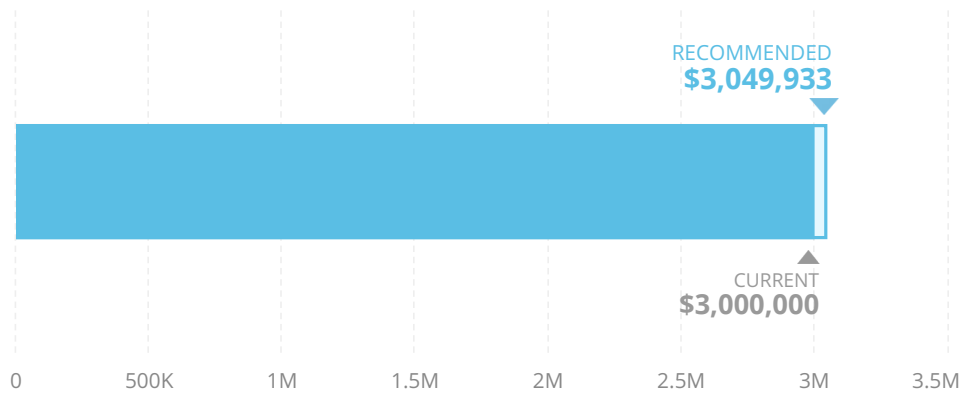
None

Life Insurance

ACTION NEEDED

GOAL: Money needed to cover future expenses & debt

Joe's Recommended Coverage



Level 1: Cover Outstanding Debts

Final Expenses	\$7,500
Mortgages	\$600,000
Total	\$607,500

Level 2: Cover Future Expenses

Retirement	\$2,255,708
Jennie's Education	\$186,725
Total	\$2,442,433

Level 3: Income Replacement

Total Income Value	\$3,917,958
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Action Steps

None

Additional Notes

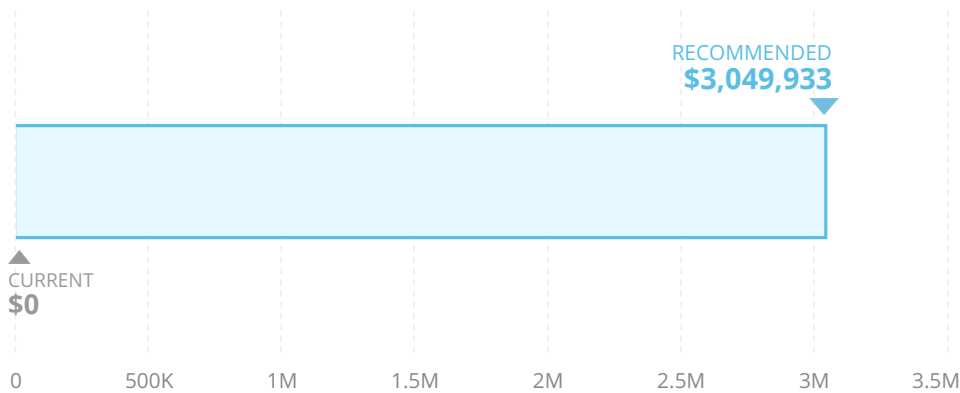
None

Life Insurance

ACTION NEEDED

GOAL: Money needed to cover future expenses & debt

Jane's Recommended Coverage



Level 1: Cover Outstanding Debts

Final Expenses	\$7,500
Mortgages	\$600,000
Total	\$607,500

Level 2: Cover Future Expenses

Retirement	\$2,255,708
Jennie's Education	\$186,725
Total	\$2,442,433

Level 3: Income Replacement

Total Income Value	\$3,128,447
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Action Steps

None

Additional Notes

None

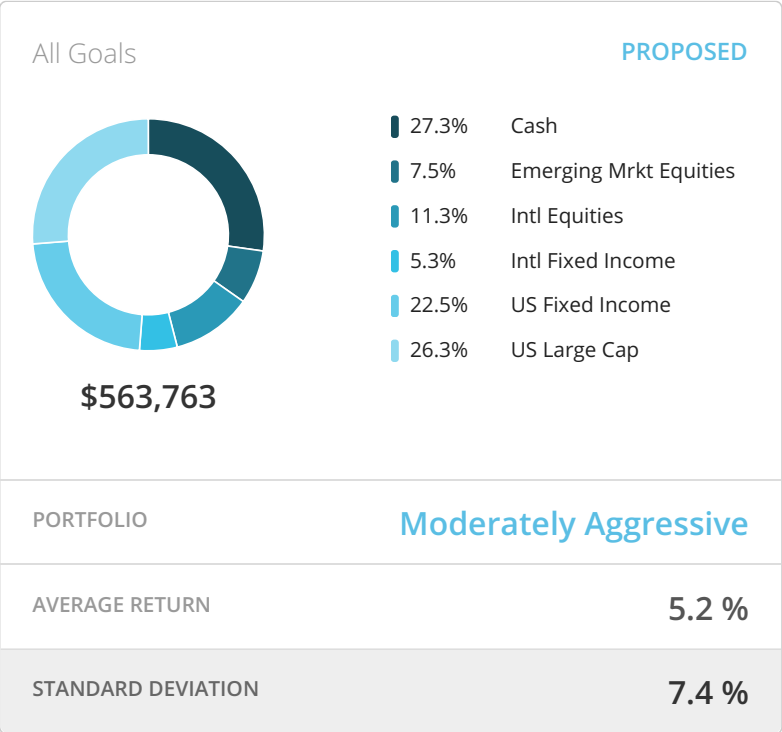
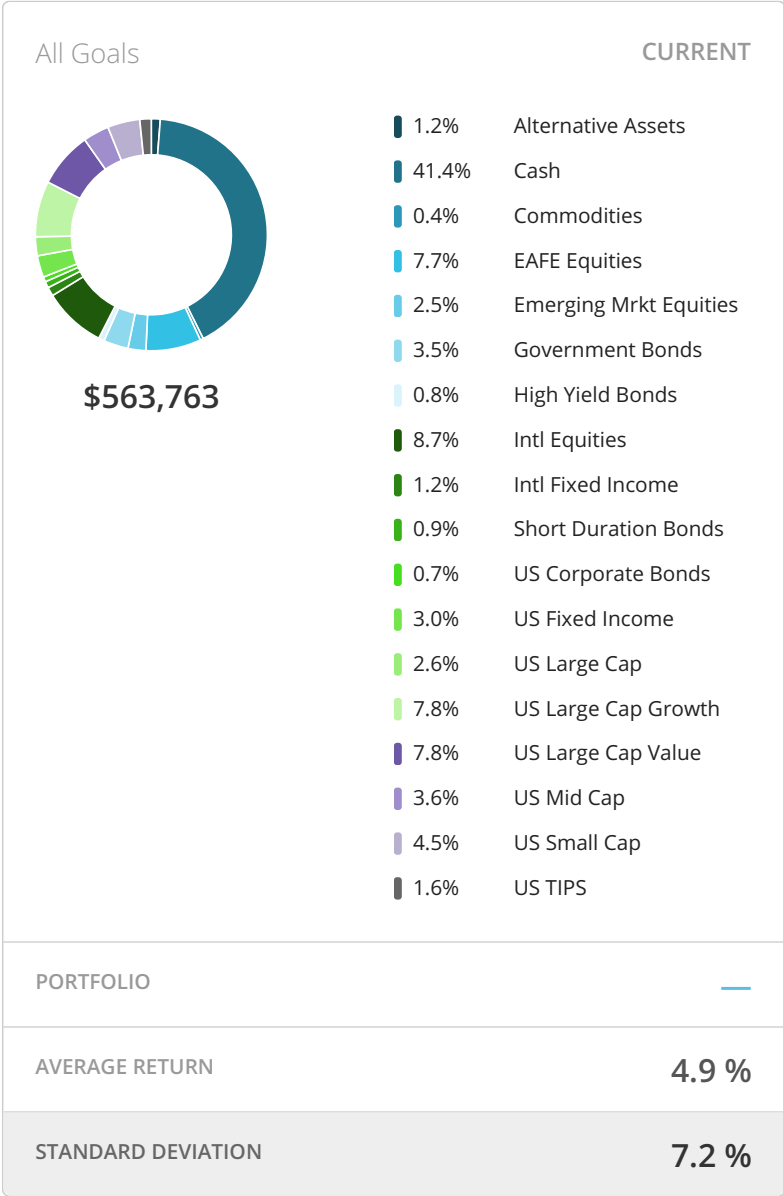
Projected Assets Report

Age	Year	Investment Earnings	Contributions	Distributions	Portfolio Value
41/40	2016	34,101	31,378	0	629,242
42/41	2017	38,269	69,979	0	737,491
43/42	2018	43,497	70,529	0	851,518
44/43	2019	49,064	71,472	0	972,055
45/44	2020	54,995	74,426	0	1,101,476
46/45	2021	61,353	75,344	0	1,238,174
47/46	2022	68,121	78,249	0	1,384,545
48/47	2023	75,362	79,140	0	1,539,048
49/48	2024	83,062	81,618	0	1,703,730
50/49	2025	91,284	81,935	0	1,876,950
51/50	2026	100,015	84,240	0	2,061,205
52/51	2027	109,327	84,515	0	2,255,048
53/52	2028	119,216	86,771	0	2,461,037
54/53	2029	129,758	86,991	0	2,677,787
55/54	2030	140,953	89,186	0	2,907,927
56/55	2031	152,881	89,336	0	3,150,146
57/56	2032	165,549	91,453	0	3,407,149
58/57	2033	179,041	91,517	0	3,677,709
59/58	2034	193,370	93,538	98,671	3,865,947
60/59	2035	202,152	93,437	103,604	4,057,933
61/60	2036	211,160	95,282	108,785	4,255,591
62/61	2037	220,434	94,176	113,349	4,456,853

Age	Year	Investment Earnings	Contributions	Distributions	Portfolio Value
63/62	2038	229,970	96,759	0	4,783,583
64/63	2039	247,231	96,371	0	5,127,186
65/64	2040	265,557	97,900	0	5,490,645
66/65	2041	285,057	0	40,138	5,735,564
67/66	2042	301,474	0	201,196	5,835,841
68/67	2043	315,759	0	206,251	5,945,350
69/68	2044	331,041	0	209,417	6,066,974
70/69	2045	347,431	0	214,704	6,177,754
71/70	2046	358,309	0	218,486	6,294,502
72/71	2047	369,582	0	224,425	6,415,407
73/72	2048	381,222	0	228,523	6,542,627
74/73	2049	393,280	0	233,793	6,675,355
75/74	2050	405,747	0	239,242	6,813,773
76/75	2051	418,637	0	244,878	6,958,066
77/76	2052	431,964	0	250,709	7,108,568
78/77	2053	445,786	0	256,743	7,265,380
79/78	2054	460,081	0	262,993	7,428,884
80/79	2055	474,919	0	269,467	7,599,373
81/80	2056	490,331	0	276,174	7,777,161
82/81	2057	506,351	0	283,128	7,962,594
83/82	2058	523,018	0	290,339	8,156,048
84/83	2059	540,376	0	297,822	8,347,540
85/84	2060	555,318	0	305,766	8,543,133
86/85	2061	570,363	0	314,037	8,744,041
87/86	2062	585,951	0	322,625	8,950,433

Age	Year	Investment Earnings	Contributions	Distributions	Portfolio Value
88/87	2063	602,111	0	331,549	9,162,487
89/88	2064	618,869	0	340,826	9,380,384
90/89	2065	636,255	0	350,477	9,604,313
91/90	2066	654,300	0	365,625	9,852,363
92/91	2067	674,155	0	375,094	10,109,747
93/92	2068	694,918	0	384,907	10,376,990
94/93	2069	716,645	0	395,081	10,654,657
95/94	2070	739,398	0	405,634	10,943,350
96/95	2071	763,241	0	416,588	11,265,325

Asset Allocation Report



Disclosures

Basic Disclosures

The recommendations above are not guarantees of investment performance or the full attainment of your goal. The results of this plan are based on assumptions for, among other things, historical investment performance, client savings rates, average inflation rates and estimated tax rates. In addition, investment expenses have not been considered in any of the calculations. Therefore, all projections are hypothetical in nature and meant to be used for illustrative purposes only.

Investment Disclosures

The projected investment returns are hypothetical in nature and do not reflect actual investment returns in the future.

Data Integrity

The results of this plan are based, in large part, by the data that you have either entered into the Advizr application or provided to your financial professional. Any underestimations or overestimations of data entered by you could drastically change the recommendations made by your financial professional. It is important to update your financial information frequently.

Tax & Legal Advice

The creation and results of this plan do not constitute legal or tax advice. You should consult with an attorney or an accountant for advice in those areas.

Circular 230

Investment and Insurance Product Fees

Depending on what investment or insurance product you purchase, you may incur front-end charges, annual expenses or performance fees. For certain products, you may incur surrender charges, income taxes and penalties if the product is sold before a pre-determined period. For variable life insurance and annuity products, you will incur mortality and expense fees. None of these expenses have been factored into the projections. If included, fees and other expenses would materially reduce the projections.

Current Progress

Your “Current Progress” is based on your current dedicated annual savings, current dedicated portfolios, estimated social security payment, pension payment and your available cash balances during retirement. The assumed investment returns are hypothetical in nature and do not reflect actual investment returns in the future.

Recommended Progress

Your “Proposed Progress” is based on your current dedicated annual savings, current dedicated portfolios, estimated social security payment, pension payment, your available cash balances during retirement and your recommended additional annual savings. The assumed investment returns are hypothetical in nature and do not reflect actual investment returns in the future.

Monte Carlo Simulations

IRS Circular 230 Notice: Any tax advice provided herein is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed on any taxpayer.

Limits of financial modeling

Our assessment of investment returns and cash flows are based on a limited subset of data relating to historical returns and volatility for each asset class. Asset classes can have varying returns and volatility, making it impossible to predict future performance. Therefore, all projections are hypothetical and do not constitute a guarantee of future results.

Client Future Situation

It is possible that your income, cash flow and ability to save may change in the future. The projections, in large part, are based on the data that you have provided. It is important to update your plan frequently to account for any changes in your financial status. Therefore, the results of this plan today cannot account for future changes in your financial situation.

Monte Carlo simulation seeks to determine the likelihood of various scenarios by running multiple simulations using different rates of return. The results of the Monte Carlo simulation show the most likely outcomes. The simulations are NOT taking into account actual market data, but instead are generated using the mean and standard deviations of certain indexes that are representative of certain asset classes. The software runs 250 trials and determines the outcome with a 85% probability of success.

Risk Assessment

Your risk assessment is based on the category and description of risk you chose in the data wizard. It is your responsibility to choose the description that you think fits best with your appetite for risk. Once you have chosen a category of risk, Advizr will suggest a pre-determined asset allocation that has been approved by the broker-dealer you are working with. These suggested allocations are informational only and are only intended to facilitate a discussion between you and your advisor. It will be your responsibility to work with your advisor and determine what the appropriate asset allocation mix may be.