



REPORT PREPARED FOR

Joe Sample & Jane Sample

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Evergreen Wealth Management, LLC

Generated on 01/30/2019

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Important Information

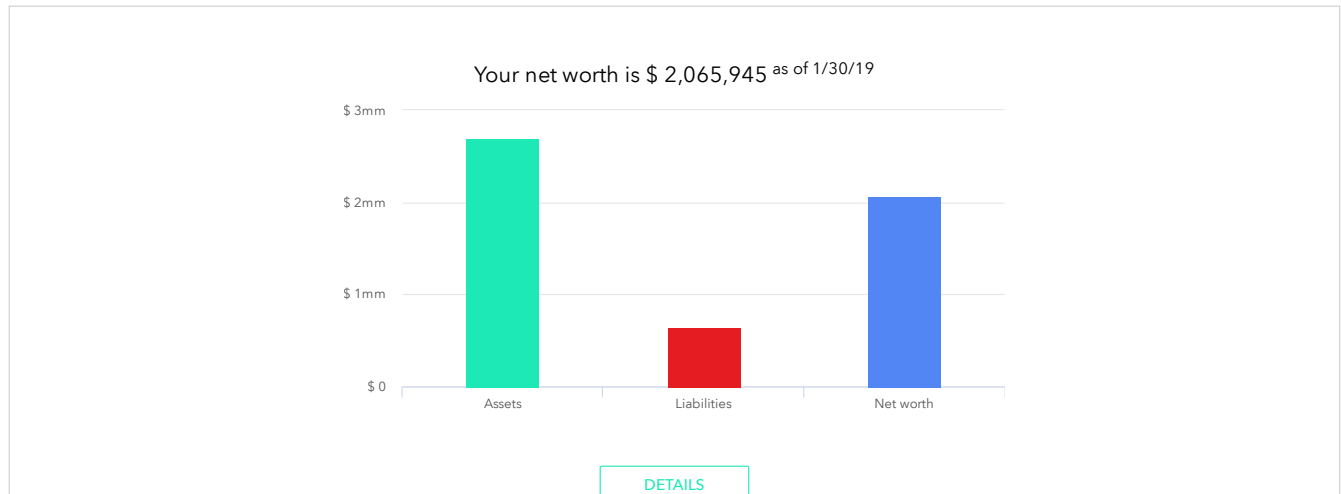
This report is intended to provide you with an analysis of your financial plan. It is based on the data and assumptions provided by you and your financial advisor including but not limited to asset expected returns, volatility, and inflation assumptions. Detailed information regarding assumptions can be found on the disclosure page of this report.

The report shows comparisons of your current plan and a proposed plan. The proposed plan is a recommendation formulated by your financial advisor. The report also shows comparisons of your current asset allocation and a proposed asset allocation. The proposed asset allocation is the recommendation formulated by your advisor.

The report shows the Probability of Success of your plan using a Monte Carlo simulation calculated by running the projection 1,000 separate times. Some sequences of returns used in the Monte Carlo simulation will give you better results, and some will give you worse results. These multiple trials provide a range of possible results. RightCapital considers a trial to be "successful" if, at the end of your planning horizon, your invested assets are greater than zero. The percentage of trials that were successful is the Probability of Success of your plan, with all its underlying assumptions. Detailed disclosure regarding the calculations can be found on the disclosure page of this report.

Balance Sheet

Just like any well-run business, your personal balance sheet should always be in check. Your net worth is the difference between your assets and your liabilities. Assets are everything you own such as your home and investments, and liabilities are everything you owe such as the balance on your mortgage and other debt.

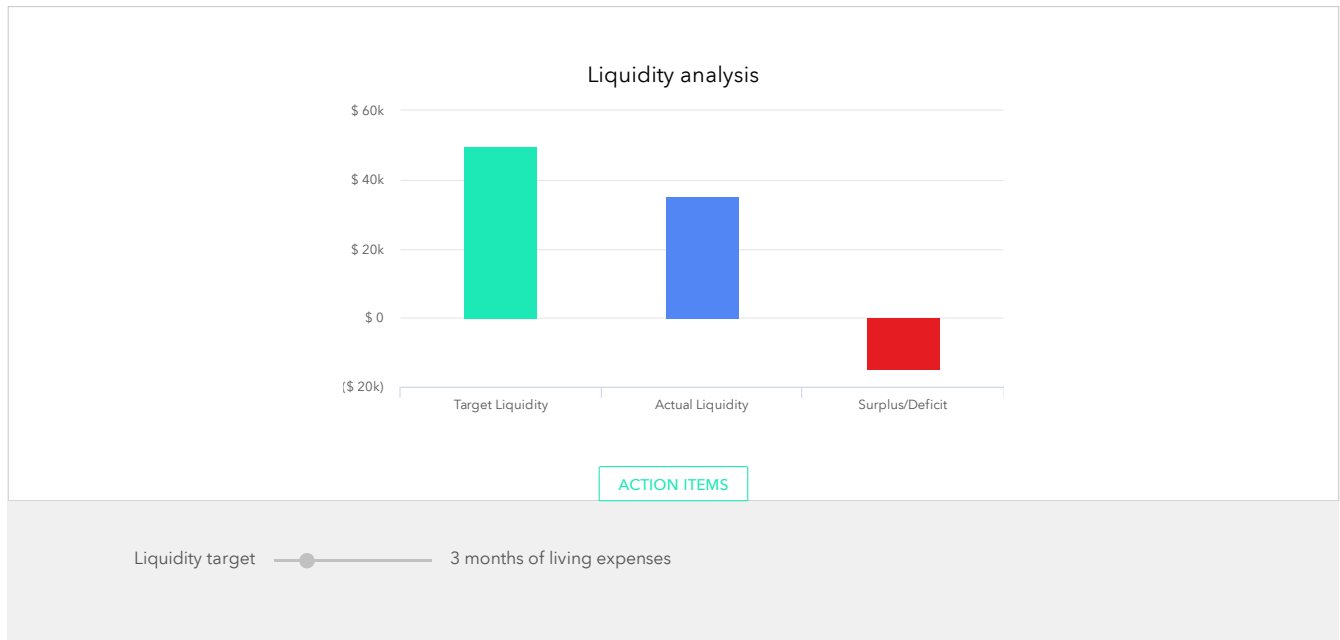


Assets		Liabilities		Net Worth
Bank	\$ 25,000	Credit cards	\$ 15,300	<hr/> \$ 2,065,945 <hr/>
Invested assets	\$ 1,631,245	Mortgages	\$ 625,000	
Real estate assets	\$ 1,050,000	Home equities	\$ 0	
Life insurance cash value	\$ 0	Student loans	\$ 0	
Other assets	\$ 0	Other debts	\$ 0	
Total assets	\$ 2,706,245	Total liabilities	\$ 640,300	

Description	Joe	Jane	Joint	Trust	Total
Cash and Invested Assets					
Joint Bank Account			\$ 25,000		\$ 25,000
Joe's Investment Account	\$ 303,245				\$ 303,245
Joe's Investment Account	\$ 748,000				\$ 748,000
Joe's Investment Account	\$ 580,000				\$ 580,000
Total Cash and Invested Assets	\$ 1,631,245	\$ 0	\$ 25,000	\$ 0	\$ 1,656,245
Other Assets					
Suncadia Home	\$ 1,050,000				\$ 1,050,000
Total Other Assets	\$ 1,050,000	\$ 0	\$ 0	\$ 0	\$ 1,050,000
Liabilities					
Boeing Visa			\$ 15,300		\$ 15,300
Primary Residence Mortgage	\$ 625,000				\$ 625,000
Total Liabilities	\$ 625,000	\$ 0	\$ 15,300	\$ 0	\$ 640,300
Total Net Worth	\$ 2,056,245	\$ 0	\$ 9,700	\$ 0	\$ 2,065,945

Liquidity

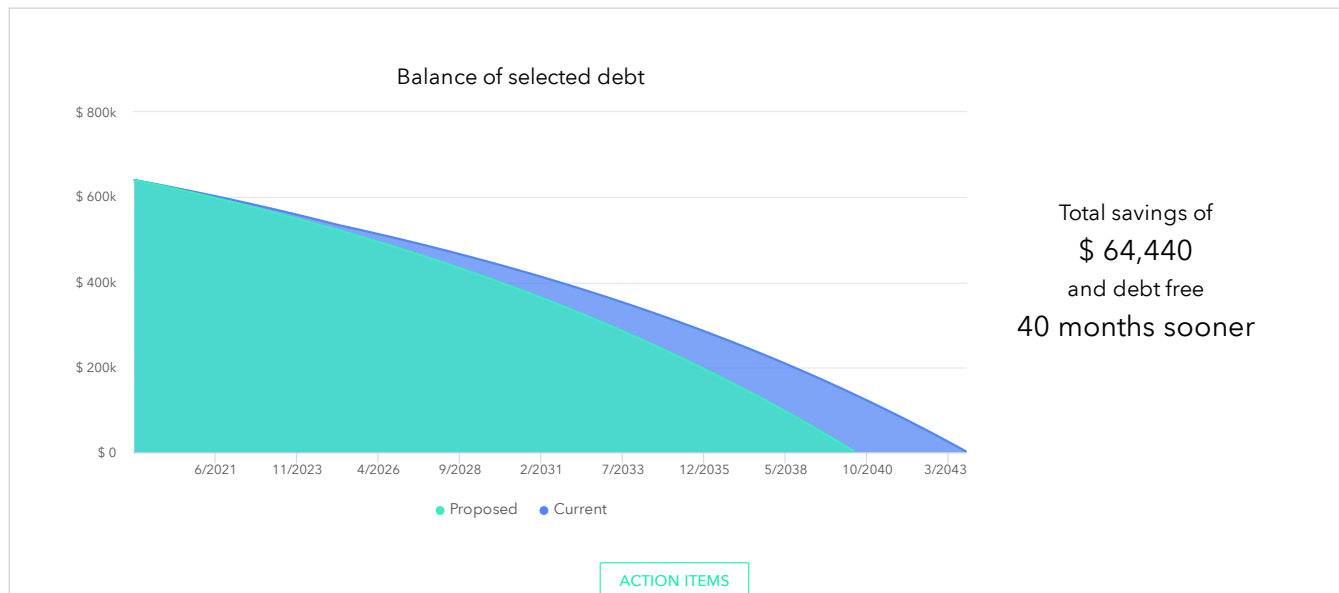
If a job loss or other financial hardship arises, a liquid emergency fund can help pay bills without dipping into savings or using high interest credit or loans. Your emergency fund should include easily accessible funds like cash and money market funds.



Budgeting

The budgeting tool is only available if you link at least one account with transactions.

Debt Management



Proposed debt strategy

Strategy

Reallocate payments - highest to lowest interest rate

Include the following debts in the payment strategy

- Joe's Mortgage \$ 625,000
- Boeing Visa \$ 15,300

Proposed monthly payment

Current total monthly payment \$ 3,940

Proposed additional monthly payment

Proposed total monthly payment \$ 4,070.00

Proposed payments for next month

Debt Name	Balance	Interest Rate	Minimum Payment	Current Payment	Proposed Payment
Joe's Mortgage	625000	5	3489	3675	3489
Boeing Visa	15300	8	50	265	581

Student Loans

You don't have any student loans. You can add student loans in the Profile Net Worth page.

Tasks

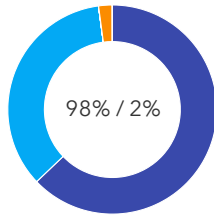
Below are important tasks that you need to complete. After the tasks are completed, please check off the proper boxes.

Status	Due date ▼	Assigned to	Task
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Asset Allocation

Current allocation

All Accounts



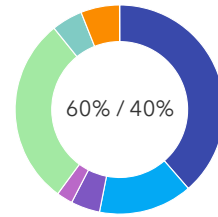
Equity / Fixed Income

Annual return: 9.5%
Standard deviation: 15.3%

62.9%	U.S. Equities	38.6%
35%	International Equities	14.5%
0%	Emerging Markets	4.5%
0%	Real Estate	2.5%
0%	U.S. Bonds	29.1%
0%	International Bonds	4.8%
2.1%	Cash	6%
0%	Other	0%

Target allocation

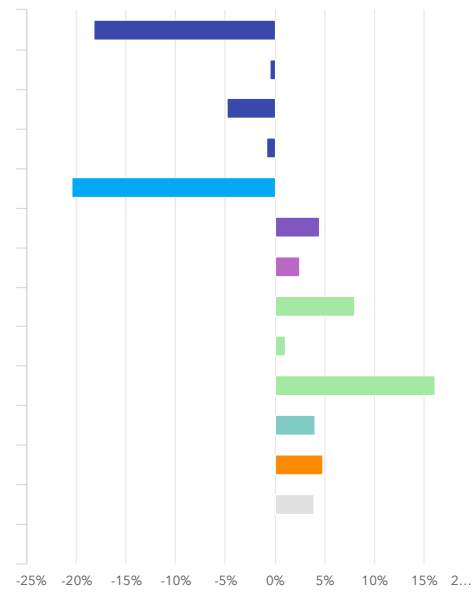
Moderate



Equity / Fixed Income

Annual return: 7.9%
Standard deviation: 10.2%

		Current	Target
U.S. Equities	Large Growth	34.2%	16%
	Large Value	16.5%	16%
	Mid Cap	8.1%	3.3%
	Small Cap	4.1%	3.3%
International Equities	International Equities	35%	14.5%
Emerging Markets	Emerging Markets	0%	4.5%
Real Estate	Real Estate	0%	2.5%
U.S. Bonds	Government	0%	8%
	Municipal	0%	1%
	Corporate	0%	16.1%
	High Yield	0%	4%
International Bonds	International Bonds	0%	4.8%
Cash	Cash	2.1%	6%
Other	Other	0%	0%



Please refer to sections 5 and 8.4 of the disclosure section for more information.

ACTION ITEMS

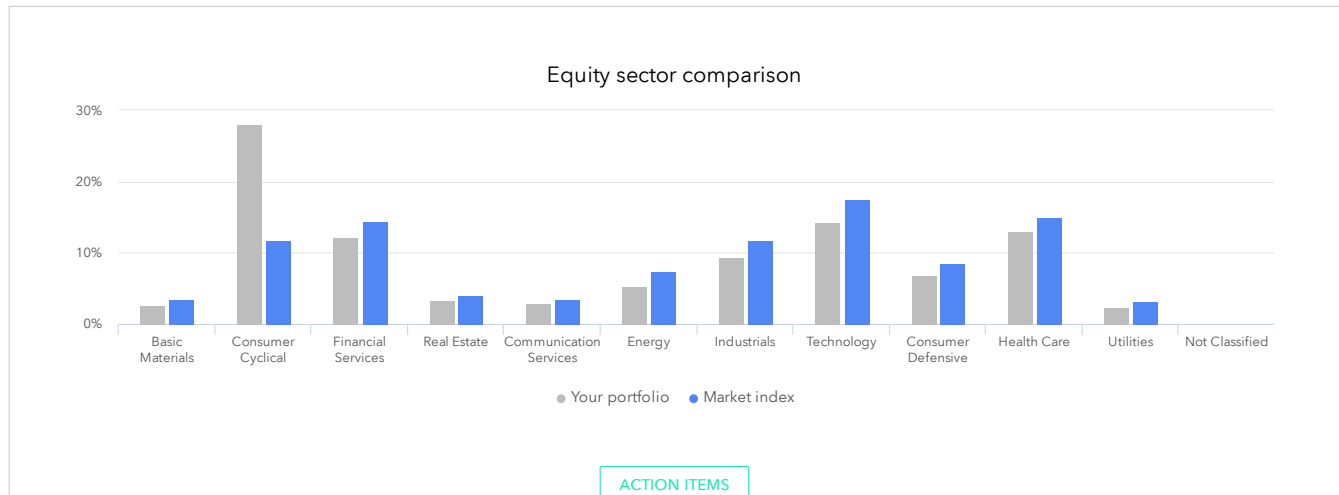
To balance back to your target portfolio

U.S. Equities	▼ \$ 402,468	International Equities	▼ \$ 339,530	Emerging Markets	▲ \$ 74,531
Real Estate	▲ \$ 41,406	U.S. Bonds	▲ \$ 481,967	International Bonds	▲ \$ 79,500
Cash	▲ \$ 64,594	Other	▼ \$ 0		

This page shows a need to increase or decrease the amounts currently represented in these asset classes of the current portfolio.

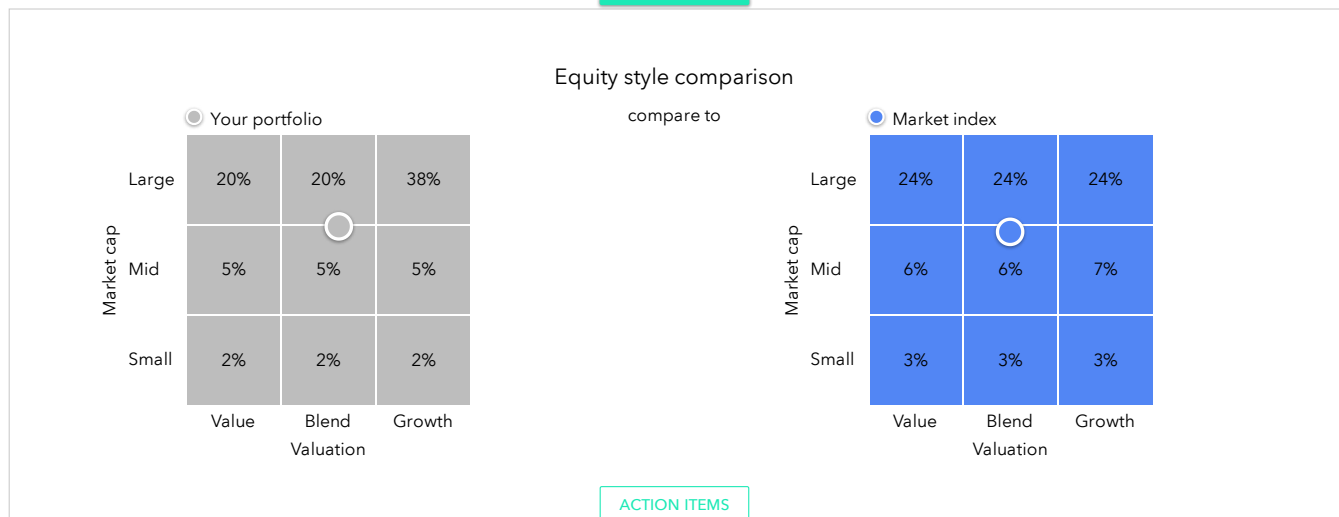
Equity Sector and Style

Equity investments can be categorized according to sectors. They are also each assigned a style based on their market cap and valuation. It is important to construct a well-diversified equity portfolio across sectors and styles that balances risk with return, while at the same time meeting your specific financial goals. Sector and Style data is provided by Morningstar.



Comparison to a broad market index

Amongst the equity sector, you are most overweight in Consumer Cyclical and underweight Technology.



Comparison to a broad market index

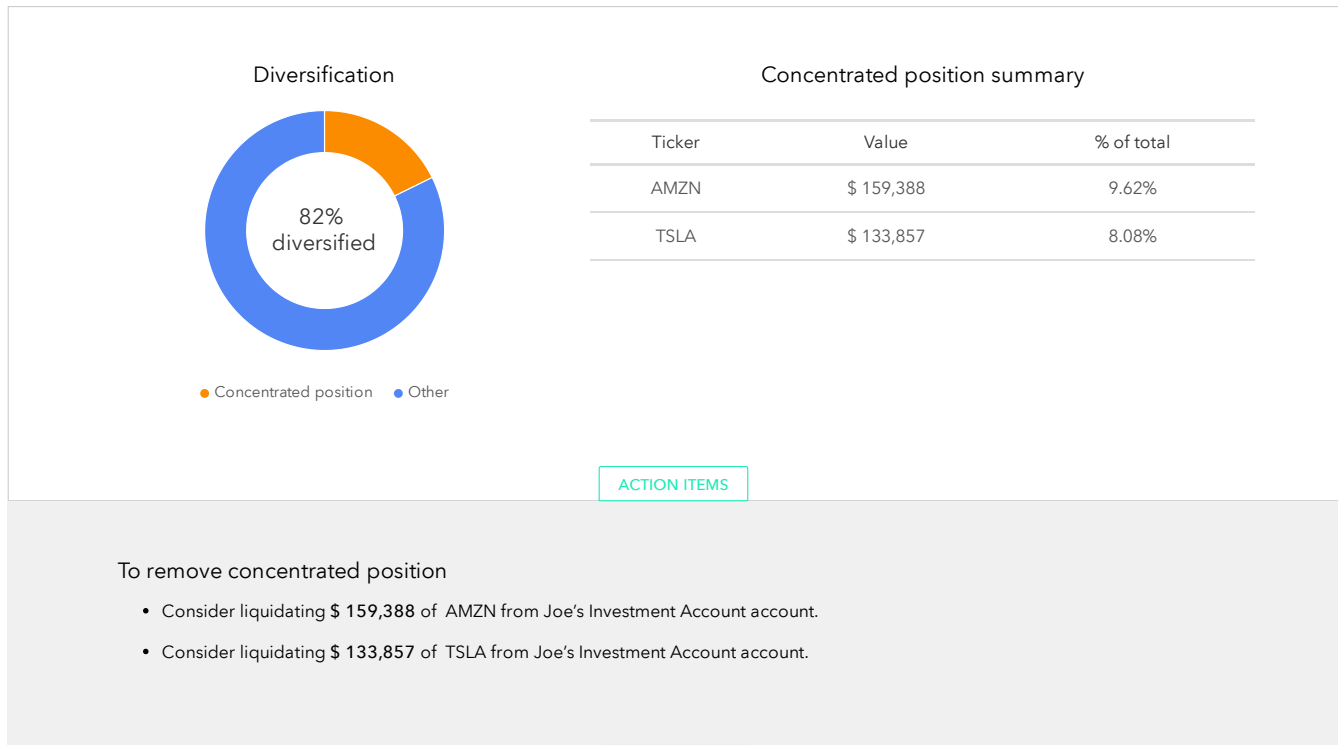
Amongst the equity styles, you are most overweight in Large Growth and most underweight in Large Value.

* Broad market index refers to the Vanguard Total Stock Market Index.

These broad investment categories are not specific securities, funds, or investment products. The assumed rates of return of these broad categories are based on the return of indices. Please refer to section 8.4 of the disclosure section for more information.

Concentrated Position

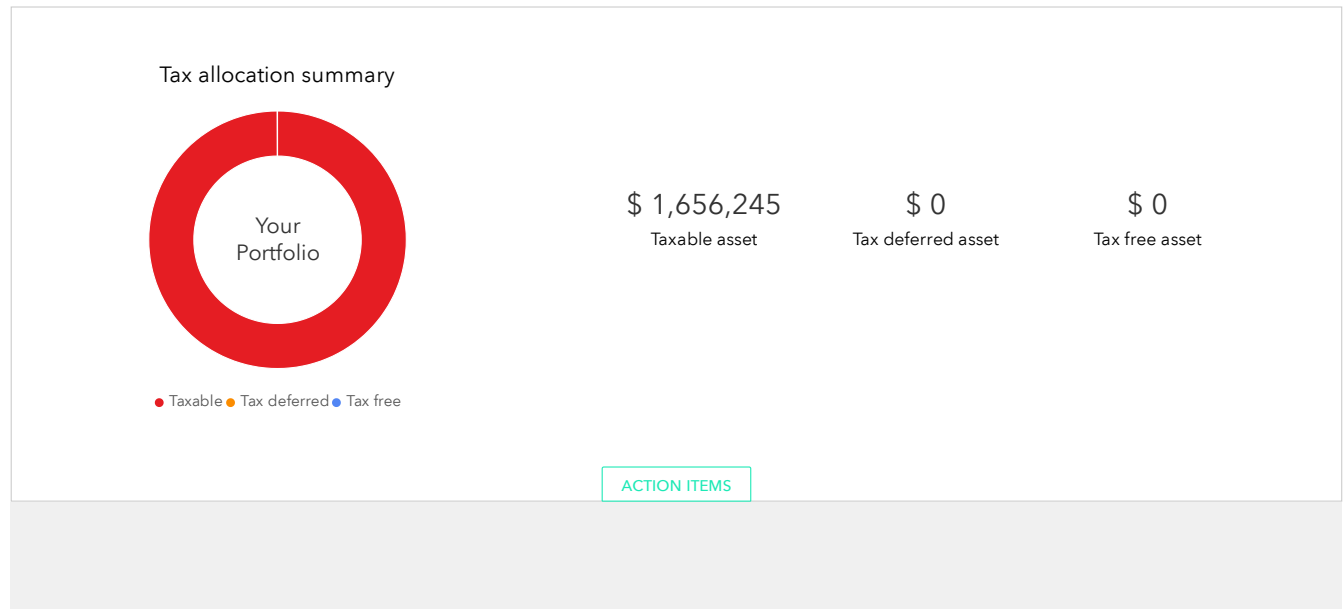
A portfolio that is too heavy in just one security poses a substantial downside risk. This is often defined as "putting all your eggs in one basket." Your concentration position is identified as individual stocks that exceed 5% of the entire portfolio.



The transaction cost of liquidation is not included in the analysis. The liquidation will also result in the loss of future earnings.

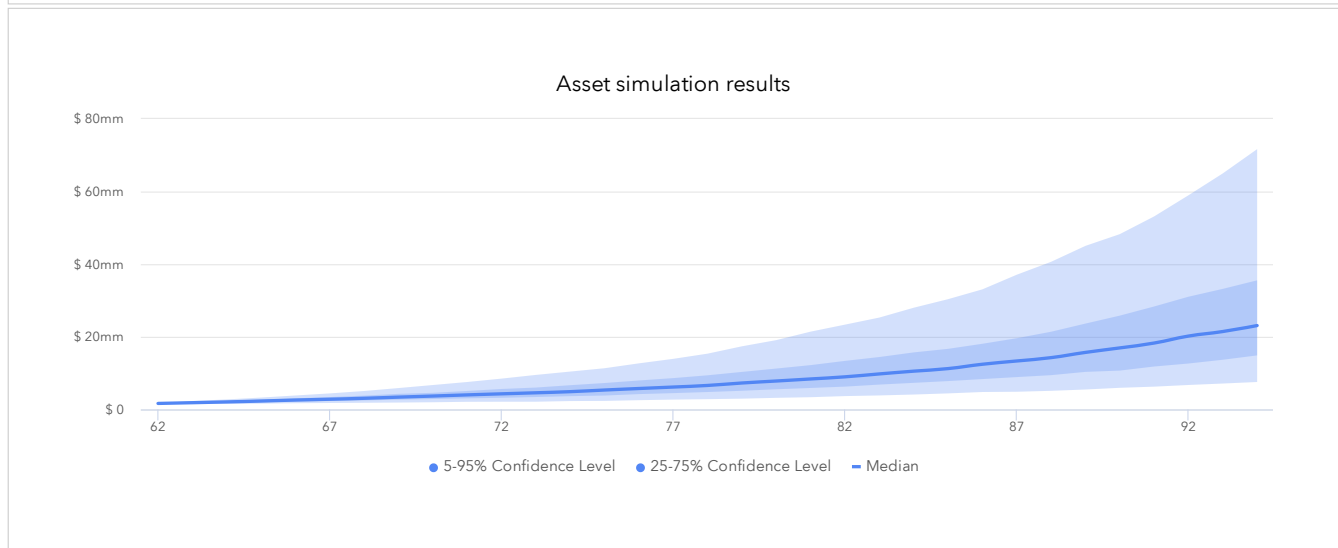
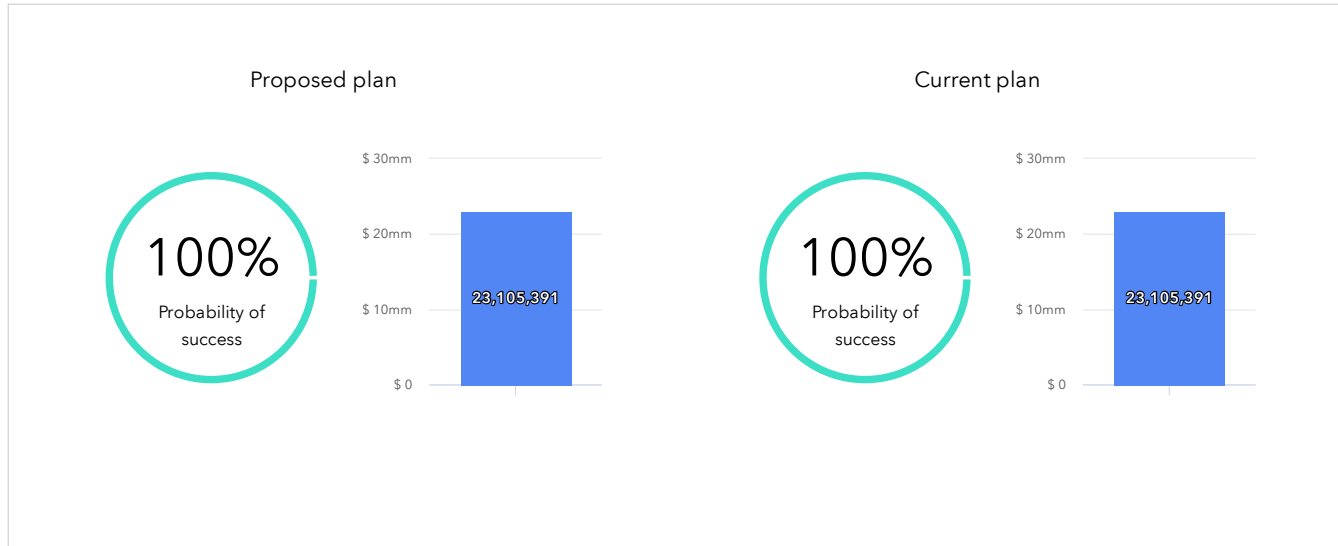
Tax Allocation

Tax deferred asset include assets in your 401(k)/403(b), Traditional IRA, SEP IRA, Simple IRA and other accounts you specified as tax deferred. Tax free assets include assets in your Roth 401(k), Roth IRA, 529, Health saving accounts and other account you specified as tax free accounts. The taxability of the aforementioned are based on a variety of factors. Please consult a qualified tax professional to discuss your individual tax situation.



Retirement Analysis

Use of a detailed retirement analysis tool is important to help determine whether you are on track for a successful retirement. Monte Carlo simulations, stress tests, and viewing specific scenarios can help you evaluate your retirement plans and see the impact of potential changes.



This section of the report displays the results of Monte Carlo simulations run on the current and proposed plans. The results are derived from 1000 simulations and the specified retirement cash flows. The first chart of probability of success represents the overall likelihood of success in both the current and proposed plan. The second chart illustrates the likelihood of achieving a given net worth over time.

IMPORTANT: The projections or other information generated by RightCapital 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 are based on return and volatility assumptions from a number of market indices shown in disclosure sections 5, 6 and 8.4. Fees and expenses are not included, and thus, are excluded, including, but not limited to, fund fees, account fees, product fees and advisor fees. Inclusion of those fees results in lower returns, which would affect the probability of achieving any particular outcome. Results may vary with each use and over time. The analysis must be reviewed in conjunction with assumptions, limitations and methodologies in the disclosure section. This report is not complete without the accompanying disclosure page.

ACTION ITEMS

Financial goals		Proposed	Current	Strategies		Proposed	Current
Joe's retirement age		67	67	Asset allocation	<input type="text" value="Current allocation"/>	Current allocation	
Jane's retirement age		67	67	Social Security	<input type="text" value="Current strategy"/>	Current strategy	
Retirement Monthly Expense		\$ 6,000	\$ 6,000	Debt strategy	<input type="text" value="Current payments"/>	Current payments	
Income, savings and expenses				Student loan strategy	<input type="text" value="Current payments"/>	Current payments	
Joe's Taxable		\$ 6,000	\$ 6,000	Income strategy	<input type="text" value="\$ 0"/>	Select an account	
Joe's 401(k)		15 %	15%	Property and relocation			
Jane's 401(k)		15 %	15%	Suncadia Home	<input type="text" value="End of both plans"/>	End of both plans	
Pre-retirement Living Expe...		\$ 11,000	\$ 11,000				

IMPORTANT: The projections or other information generated by RightCapital 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 are based on return and volatility assumptions from a number of market indices shown in disclosure sections 5, 6 and 8.4. Fees and expenses are not included, and thus, are excluded, including, but not limited to, fund fees, account fees, product fees and advisor fees. Inclusion of those fees results in lower returns, which would affect the probability of achieving any particular outcome. Results may vary with each use and over time. The analysis must be reviewed in conjunction with assumptions, limitations and methodologies in the disclosure section. This report is not complete without the accompanying disclosure page.

Stress Test

Even the best retirement plans will be exposed to various risks. These risks can include market volatility, taxation, low Social Security payments, longevity, inflation, and short and long-term health care expenses. It is important to both anticipate and plan for such risks. Doing so can substantially increase your probability of success.



This section of the report displays the results of Monte Carlo simulations run on various stressed tests. The results are derived from 1000 simulations and the specified retirement cash flows. The probability of success represents the overall likelihood of success in various stress tests.

IMPORTANT: The projections or other information generated by RightCapital 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 are based on return and volatility assumptions from a number of market indices shown in disclosure sections 5, 6 and 8.4. Fees and expenses are not included, and thus, are excluded, including, but not limited to, fund fees, account fees, product fees and advisor fees. Inclusion of those fees results in lower returns, which would affect the probability of achieving any particular outcome. Results may vary with each use and over time. The analysis must be reviewed in conjunction with assumptions, limitations and methodologies in the disclosure section. This report is not complete without the accompanying disclosure page.

Optimal Social Security Strategy

There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.



To obtain maximum Social Security benefit

1. Joe applies own retirement/spousal benefit at age 70.
2. Jane applies own retirement/spousal benefit at age 70.

Medicare

It is important to select the Medicare options that meet your needs and enroll in Medicare on time. Delayed enrollment can result in penalties and coverage gaps.

Your Medicare Considerations



Location Consideration

I spend most of my time at home and visit in-network Dr. in my area



Health Consideration

I'm healthy and can work with deductible/copay/coinsurance for lower premiums



Risk Consideration

I prefer more predictable cost with an out of pocket limit

Proposed option
Original Medicare, Part A, B, D

✔ Flexibility on doctor choices

✔ Deductible/copay

✘ No out of pocket limit

Coverage Analysis

Description	Coverage
Hospital Insurance	✔ Covered in Medicare Part A
Medical insurance	✔ Covered in Medicare Part B
Prescription drug	✔ Covered in Medicare Part D
Dental, vision and hearing	✘ Not covered
Long term Care	✘ Not covered

Proposed option
Original Medicare, Part A, B, D

Medicare Enrollment Period

Joe Sample

Social Security at 65

I will have received retirement benefits by age 65

Group Plan Coverage at 65

I have group coverage from me/spouse. Plan covers more than 20 employees

Jane Sample

Social Security at 65

I will have received retirement benefits by age 65

Group Plan Coverage at 65

I have group coverage from me/spouse. Plan covers more than 20 employees

Medicare Tips

Scenario	Tip
I'm turning 65	Medicare enrollment is NOT automatic
I have group retiree benefit or COBRA	You still need Medicare
I missed my enrollment period	You have a LIFETIME penalty of higher premiums. You are likely to have months of a coverage gap
I enrolled in Medicare	You cannot contribute to an HSA
I enrolled in Medicare Advantage	You don't need a MediGap policy
What's my total health care cost?	Varying by plan, premium plus out of pocket expenses range from \$5,000 to \$8,000 per year.

ACTION ITEMS

Proposed Medicare Choices

Original Medicare, Part A, B, D

Original Medicare Part A, B, D covers Hospital insurance, Medical insurance and prescription drugs. Dental and vision is NOT included. Original Medicare enables you to see Dr. in any location in U.S. Original Medicare has less predictable costs with deductibles, copays, and no out of pocket limit.

Your Enrollment Period

Joe should talk to the group benefit administrator and ask about signing up for Medicare 3 months before Joe's 65th birthday. Joe will be auto enrolled in Part A and B. Joe can consider declining Part A, B coverage, delaying Medicare enrollment, and continuing to use Group plan coverage. Joe needs to enroll in Medicare when Joe loses Group plan coverage.

Jane should talk to the group benefit administrator and ask about signing up for Medicare 3 months before Jane's 65th birthday. Jane will be auto enrolled in Part A and B. Jane can consider declining Part A, B coverage, delaying Medicare enrollment, and continuing to use Group plan coverage. Jane needs to enroll in Medicare when Jane loses Group plan coverage.

Start Enrollment

To enroll in Medicare part A and B: www.ssa.gov

To enroll in MediGap, Medicare Advantage and Medicare Part D, you need to compare plans from private insurance companies. Start at www.medicare.gov

Summary

Proposed plan

Year	Age	Cash Inflows				Cash Outflows					Spend Unsaved Cash Flows	Net Flows
		Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Savings	Total Outflows		
2020	63/59	280,000	0	114,000	394,000	201,780	7,500	102,369	42,000	353,649	34,351	6,000
2021	64/60	288,400	0	117,420	405,820	205,695	7,687	106,417	43,260	363,060	36,760	6,000
2022	65/61	297,052	0	120,943	417,995	209,709	44,652	110,385	44,558	409,303	2,691	6,000
2023	66/62	311,789	0	124,571	436,359	213,826	8,077	116,328	45,895	384,125	46,235	6,000
2024	67/63	358,441	0	128,308	486,749	158,185	8,279	138,262	25,324	330,049	156,700	0
2025	68/64	218,391	0	132,157	350,549	161,176	8,486	87,613	26,084	283,358	67,190	0
2026	69/65	224,720	0	136,122	360,842	161,179	8,698	108,654	26,866	305,397	55,445	0
2027	70/66	82,123	5,882	140,206	228,211	164,234	8,915	57,664	0	230,813	0	(2,602)
2028	71/67	84,175	6,407	144,412	234,994	175,225	9,138	63,834	0	248,197	0	(13,203)
2029	72/68	89,254	6,998	148,744	244,997	178,956	9,366	69,287	0	257,610	0	(12,613)
2030	73/69	91,485	7,624	153,206	252,315	182,803	9,601	74,591	0	266,994	0	(14,679)
2031	74/70	93,773	8,303	157,803	259,878	186,767	9,841	80,450	0	277,058	0	(17,180)
2032	75/71	96,117	26,174	162,537	284,828	190,855	10,087	94,232	0	295,174	0	(10,346)
2033	76/72	98,520	28,515	167,413	294,447	195,069	10,339	101,822	0	307,230	0	(12,782)
2034	77/73	100,983	31,063	172,435	304,482	199,414	10,597	110,022	0	320,033	0	(15,552)
2035	78/74	103,507	33,838	177,608	314,953	203,895	10,862	119,053	0	333,810	0	(18,857)
2036	79/75	106,094	36,778	182,937	325,809	208,516	0	126,790	0	335,306	0	(9,497)
2037	80/76	108,747	40,022	188,425	337,194	213,282	0	137,594	0	350,876	0	(13,682)
2038	81/77	111,466	43,514	194,077	349,058	218,199	0	149,352	0	367,551	0	(18,493)
2039	82/78	114,253	47,123	199,900	361,275	223,271	0	162,270	0	385,541	0	(24,265)
2040	83/79	117,110	51,177	205,897	374,184	228,504	0	176,500	0	405,004	0	(30,821)
2041	84/80	120,037	55,383	212,074	387,493	233,904	0	193,412	0	427,315	0	(39,822)
2042	85/81	123,037	59,791	218,436	401,264	239,476	0	210,734	0	450,210	0	(48,946)
2043	86/82	126,114	64,477	224,989	415,579	245,227	0	227,723	0	472,950	0	(57,371)
2044	87/83	129,267	69,479	231,739	430,485	238,538	0	244,158	0	482,696	0	(52,211)
2045	88/84	132,499	74,764	238,691	445,954	213,191	0	259,386	0	472,577	0	(26,623)
2046	89/85	135,811	80,487	245,851	462,149	219,518	0	281,679	0	501,197	0	(39,048)
2047	90/86	139,206	85,932	253,227	478,365	226,050	0	305,551	0	531,601	0	(53,236)
2048	91/87	67,694	91,533	260,824	420,051	190,700	0	331,370	0	522,070	0	(102,020)
2049	92/88	69,386	97,387	268,648	435,421	196,101	0	358,569	0	554,670	0	(119,249)
2050	93/89	71,121	103,483	276,708	451,312	201,667	0	387,791	0	589,457	0	(138,145)
2051	94/90	72,900	109,380	285,009	467,289	207,402	0	419,344	0	626,745	0	(159,457)

Projection Details of Income Inflows

Proposed plan

Year	Age	Salary	Self-employment	Social Security	Pension	Annuity	Business Distribution	Trust Income	Other Income	Total Income Inflows
2020	63/59	280,000	0	0	0	0	0	0	0	280,000
2021	64/60	288,400	0	0	0	0	0	0	0	288,400
2022	65/61	297,052	0	0	0	0	0	0	0	297,052
2023	66/62	305,964	0	5,825	0	0	0	0	0	311,789
2024	67/63	315,142	0	43,298	0	0	0	0	0	358,441
2025	68/64	173,891	0	44,500	0	0	0	0	0	218,391
2026	69/65	179,108	0	45,612	0	0	0	0	0	224,720
2027	70/66	0	0	82,123	0	0	0	0	0	82,123
2028	71/67	0	0	84,175	0	0	0	0	0	84,175
2029	72/68	0	0	89,254	0	0	0	0	0	89,254
2030	73/69	0	0	91,485	0	0	0	0	0	91,485
2031	74/70	0	0	93,773	0	0	0	0	0	93,773
2032	75/71	0	0	96,117	0	0	0	0	0	96,117
2033	76/72	0	0	98,520	0	0	0	0	0	98,520
2034	77/73	0	0	100,983	0	0	0	0	0	100,983
2035	78/74	0	0	103,507	0	0	0	0	0	103,507
2036	79/75	0	0	106,094	0	0	0	0	0	106,094
2037	80/76	0	0	108,747	0	0	0	0	0	108,747
2038	81/77	0	0	111,466	0	0	0	0	0	111,466
2039	82/78	0	0	114,253	0	0	0	0	0	114,253
2040	83/79	0	0	117,110	0	0	0	0	0	117,110
2041	84/80	0	0	120,037	0	0	0	0	0	120,037
2042	85/81	0	0	123,037	0	0	0	0	0	123,037
2043	86/82	0	0	126,114	0	0	0	0	0	126,114
2044	87/83	0	0	129,267	0	0	0	0	0	129,267
2045	88/84	0	0	132,499	0	0	0	0	0	132,499
2046	89/85	0	0	135,811	0	0	0	0	0	135,811
2047	90/86	0	0	139,206	0	0	0	0	0	139,206
2048	91/87	0	0	67,694	0	0	0	0	0	67,694
2049	92/88	0	0	69,386	0	0	0	0	0	69,386
2050	93/89	0	0	71,121	0	0	0	0	0	71,121
2051	94/90	0	0	72,900	0	0	0	0	0	72,900

Projection Details of Other Inflows

Proposed plan

Year	Age	Rental Income	Sale of Real Estate	Sale of Businesses	Sale of Other Assets	Options and RSU	Insurance Death Benefit	Life Insurance Distribution	Disability Insurance Benefit	LTC Insurance Benefit	Total Other Inflows
2020	63/59	114,000	0	0	0	0	0	0	0	0	114,000
2021	64/60	117,420	0	0	0	0	0	0	0	0	117,420
2022	65/61	120,943	0	0	0	0	0	0	0	0	120,943
2023	66/62	124,571	0	0	0	0	0	0	0	0	124,571
2024	67/63	128,308	0	0	0	0	0	0	0	0	128,308
2025	68/64	132,157	0	0	0	0	0	0	0	0	132,157
2026	69/65	136,122	0	0	0	0	0	0	0	0	136,122
2027	70/66	140,206	0	0	0	0	0	0	0	0	140,206
2028	71/67	144,412	0	0	0	0	0	0	0	0	144,412
2029	72/68	148,744	0	0	0	0	0	0	0	0	148,744
2030	73/69	153,206	0	0	0	0	0	0	0	0	153,206
2031	74/70	157,803	0	0	0	0	0	0	0	0	157,803
2032	75/71	162,537	0	0	0	0	0	0	0	0	162,537
2033	76/72	167,413	0	0	0	0	0	0	0	0	167,413
2034	77/73	172,435	0	0	0	0	0	0	0	0	172,435
2035	78/74	177,608	0	0	0	0	0	0	0	0	177,608
2036	79/75	182,937	0	0	0	0	0	0	0	0	182,937
2037	80/76	188,425	0	0	0	0	0	0	0	0	188,425
2038	81/77	194,077	0	0	0	0	0	0	0	0	194,077
2039	82/78	199,900	0	0	0	0	0	0	0	0	199,900
2040	83/79	205,897	0	0	0	0	0	0	0	0	205,897
2041	84/80	212,074	0	0	0	0	0	0	0	0	212,074
2042	85/81	218,436	0	0	0	0	0	0	0	0	218,436
2043	86/82	224,989	0	0	0	0	0	0	0	0	224,989
2044	87/83	231,739	0	0	0	0	0	0	0	0	231,739
2045	88/84	238,691	0	0	0	0	0	0	0	0	238,691
2046	89/85	245,851	0	0	0	0	0	0	0	0	245,851
2047	90/86	253,227	0	0	0	0	0	0	0	0	253,227
2048	91/87	260,824	0	0	0	0	0	0	0	0	260,824
2049	92/88	268,648	0	0	0	0	0	0	0	0	268,648
2050	93/89	276,708	0	0	0	0	0	0	0	0	276,708
2051	94/90	285,009	0	0	0	0	0	0	0	0	285,009

Projection Details of Expenses

Proposed plan

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Rental Outflows	Vacation Home Outflows	Other Expense	Total Expense
2020	63/59	132,000	44,100	3,180	0	0	22,500	0	0	201,780
2021	64/60	135,300	44,100	3,180	0	0	23,115	0	0	205,695
2022	65/61	138,682	44,100	3,180	0	0	23,747	0	0	209,709
2023	66/62	142,150	44,100	3,180	0	0	24,396	0	0	213,826
2024	67/63	79,475	44,100	3,180	6,367	0	25,064	0	0	158,185
2025	68/64	81,461	44,100	3,180	6,685	0	25,749	0	0	161,176
2026	69/65	83,498	44,100	108	7,019	0	26,454	0	0	161,179
2027	70/66	85,585	44,100	0	7,370	0	27,178	0	0	164,234
2028	71/67	87,725	44,100	0	15,478	0	27,922	0	0	175,225
2029	72/68	89,918	44,100	0	16,252	0	28,686	0	0	178,956
2030	73/69	92,166	44,100	0	17,064	0	29,472	0	0	182,803
2031	74/70	94,470	44,100	0	17,918	0	30,279	0	0	186,767
2032	75/71	96,832	44,100	0	18,813	0	31,109	0	0	190,855
2033	76/72	99,253	44,100	0	19,754	0	31,962	0	0	195,069
2034	77/73	101,734	44,100	0	20,742	0	32,838	0	0	199,414
2035	78/74	104,277	44,100	0	21,779	0	33,738	0	0	203,895
2036	79/75	106,884	44,100	0	22,868	0	34,663	0	0	208,516
2037	80/76	109,557	44,100	0	24,011	0	35,614	0	0	213,282
2038	81/77	112,295	44,100	0	25,212	0	36,591	0	0	218,199
2039	82/78	115,103	44,100	0	26,472	0	37,596	0	0	223,271
2040	83/79	117,980	44,100	0	27,796	0	38,628	0	0	228,504
2041	84/80	120,930	44,100	0	29,186	0	39,688	0	0	233,904
2042	85/81	123,953	44,100	0	30,645	0	40,778	0	0	239,476
2043	86/82	127,052	44,100	0	32,177	0	41,898	0	0	245,227
2044	87/83	130,228	31,474	0	33,786	0	43,049	0	0	238,538
2045	88/84	133,484	0	0	35,475	0	44,232	0	0	213,191
2046	89/85	136,821	0	0	37,249	0	45,448	0	0	219,518
2047	90/86	140,242	0	0	39,112	0	46,697	0	0	226,050
2048	91/87	122,185	0	0	20,534	0	47,981	0	0	190,700
2049	92/88	125,240	0	0	21,560	0	49,301	0	0	196,101
2050	93/89	128,371	0	0	22,638	0	50,657	0	0	201,667
2051	94/90	131,580	0	0	23,770	0	52,051	0	0	207,402

Projection Details of Other Expenses

Proposed plan

Year	Age	Property Purchase	Annuity Purchase	Business Purchase	Other Asset Purchase	Option Exercise	All Other Expense	Total Other Expense
2020	63/59	0	0	0	0	0	0	0
2021	64/60	0	0	0	0	0	0	0
2022	65/61	0	0	0	0	0	0	0
2023	66/62	0	0	0	0	0	0	0
2024	67/63	0	0	0	0	0	0	0
2025	68/64	0	0	0	0	0	0	0
2026	69/65	0	0	0	0	0	0	0
2027	70/66	0	0	0	0	0	0	0
2028	71/67	0	0	0	0	0	0	0
2029	72/68	0	0	0	0	0	0	0
2030	73/69	0	0	0	0	0	0	0
2031	74/70	0	0	0	0	0	0	0
2032	75/71	0	0	0	0	0	0	0
2033	76/72	0	0	0	0	0	0	0
2034	77/73	0	0	0	0	0	0	0
2035	78/74	0	0	0	0	0	0	0
2036	79/75	0	0	0	0	0	0	0
2037	80/76	0	0	0	0	0	0	0
2038	81/77	0	0	0	0	0	0	0
2039	82/78	0	0	0	0	0	0	0
2040	83/79	0	0	0	0	0	0	0
2041	84/80	0	0	0	0	0	0	0
2042	85/81	0	0	0	0	0	0	0
2043	86/82	0	0	0	0	0	0	0
2044	87/83	0	0	0	0	0	0	0
2045	88/84	0	0	0	0	0	0	0
2046	89/85	0	0	0	0	0	0	0
2047	90/86	0	0	0	0	0	0	0
2048	91/87	0	0	0	0	0	0	0
2049	92/88	0	0	0	0	0	0	0
2050	93/89	0	0	0	0	0	0	0
2051	94/90	0	0	0	0	0	0	0

Projection Details of Financial Goals

Proposed plan

Year	Age	College	Car	Vacation	Wedding	Legacy	Other Goals	Total Goals
2020	63/59	0	0	7,500	0	0	0	7,500
2021	64/60	0	0	7,687	0	0	0	7,687
2022	65/61	0	0	7,880	36,772	0	0	44,652
2023	66/62	0	0	8,077	0	0	0	8,077
2024	67/63	0	0	8,279	0	0	0	8,279
2025	68/64	0	0	8,486	0	0	0	8,486
2026	69/65	0	0	8,698	0	0	0	8,698
2027	70/66	0	0	8,915	0	0	0	8,915
2028	71/67	0	0	9,138	0	0	0	9,138
2029	72/68	0	0	9,366	0	0	0	9,366
2030	73/69	0	0	9,601	0	0	0	9,601
2031	74/70	0	0	9,841	0	0	0	9,841
2032	75/71	0	0	10,087	0	0	0	10,087
2033	76/72	0	0	10,339	0	0	0	10,339
2034	77/73	0	0	10,597	0	0	0	10,597
2035	78/74	0	0	10,862	0	0	0	10,862
2036	79/75	0	0	0	0	0	0	0
2037	80/76	0	0	0	0	0	0	0
2038	81/77	0	0	0	0	0	0	0
2039	82/78	0	0	0	0	0	0	0
2040	83/79	0	0	0	0	0	0	0
2041	84/80	0	0	0	0	0	0	0
2042	85/81	0	0	0	0	0	0	0
2043	86/82	0	0	0	0	0	0	0
2044	87/83	0	0	0	0	0	0	0
2045	88/84	0	0	0	0	0	0	0
2046	89/85	0	0	0	0	0	0	0
2047	90/86	0	0	0	0	0	0	0
2048	91/87	0	0	0	0	0	0	0
2049	92/88	0	0	0	0	0	0	0
2050	93/89	0	0	0	0	0	0	0
2051	94/90	0	0	0	0	0	0	0

Projection Details of Taxes

Proposed plan

Year	Age	Federal	State	FICA	Local	Total
2020	63/59	81,739	0	20,630	0	102,369
2021	64/60	85,144	0	21,274	0	106,417
2022	65/61	88,454	0	21,931	0	110,385
2023	66/62	93,708	0	22,620	0	116,328
2024	67/63	114,939	0	23,323	0	138,262
2025	68/64	75,773	0	11,840	0	87,613
2026	69/65	96,496	0	12,157	0	108,654
2027	70/66	57,648	0	0	0	57,648
2028	71/67	63,887	0	0	0	63,887
2029	72/68	69,237	0	0	0	69,237
2030	73/69	74,596	0	0	0	74,596
2031	74/70	80,457	0	0	0	80,457
2032	75/71	94,241	0	0	0	94,241
2033	76/72	101,803	0	0	0	101,803
2034	77/73	110,048	0	0	0	110,048
2035	78/74	119,038	0	0	0	119,038
2036	79/75	126,784	0	0	0	126,784
2037	80/76	137,601	0	0	0	137,601
2038	81/77	149,350	0	0	0	149,350
2039	82/78	162,271	0	0	0	162,271
2040	83/79	176,500	0	0	0	176,500
2041	84/80	193,414	0	0	0	193,414
2042	85/81	210,728	0	0	0	210,728
2043	86/82	227,728	0	0	0	227,728
2044	87/83	244,157	0	0	0	244,157
2045	88/84	259,385	0	0	0	259,385
2046	89/85	281,682	0	0	0	281,682
2047	90/86	305,546	0	0	0	305,546
2048	91/87	331,381	0	0	0	331,381
2049	92/88	358,539	0	0	0	358,539
2050	93/89	387,827	0	0	0	387,827
2051	94/90	419,332	0	0	0	419,332

Net Worth

Proposed plan

Year	Age	Non-Qualified Assets	Qualified Assets	Options and RSUs	Primary and Vacation Homes	Investment Properties	Business Assets	Trust Assets	Other Assets	Mortgages	Other Loans	Net Worth
2020	63/59	1,818,762	50,400	0	0	1,050,000	0	0	0	611,851	13,229	2,294,081
2021	64/60	1,996,637	107,075	0	0	1,081,500	0	0	0	598,030	10,992	2,576,189
2022	65/61	2,191,321	170,663	0	0	1,113,945	0	0	0	583,502	8,577	2,883,850
2023	66/62	2,404,403	241,864	0	0	1,147,363	0	0	0	568,230	5,968	3,219,432
2024	67/63	2,631,621	295,109	0	0	1,181,784	0	0	0	552,177	3,150	3,553,188
2025	68/64	2,880,312	354,298	0	0	1,217,238	0	0	0	535,302	107	3,916,438
2026	69/65	3,152,504	420,019	0	0	1,253,755	0	0	0	517,565	0	4,308,713
2027	70/66	3,447,817	453,829	0	0	1,291,368	0	0	0	498,920	0	4,694,094
2028	71/67	3,760,436	490,310	0	0	1,330,109	0	0	0	479,320	0	5,101,534
2029	72/68	4,103,188	529,646	0	0	1,370,012	0	0	0	458,719	0	5,544,127
2030	73/69	4,476,265	572,075	0	0	1,411,112	0	0	0	437,063	0	6,022,389
2031	74/70	4,882,096	617,833	0	0	1,453,446	0	0	0	414,299	0	6,539,076
2032	75/71	5,333,113	650,045	0	0	1,497,049	0	0	0	390,370	0	7,089,837
2033	76/72	5,824,315	682,960	0	0	1,541,960	0	0	0	365,218	0	7,684,018
2034	77/73	6,359,167	716,437	0	0	1,588,219	0	0	0	338,778	0	8,325,046
2035	78/74	6,941,258	750,304	0	0	1,635,866	0	0	0	310,986	0	9,016,442
2036	79/75	7,587,717	784,430	0	0	1,684,942	0	0	0	281,772	0	9,775,317
2037	80/76	8,291,082	818,538	0	0	1,735,490	0	0	0	251,063	0	10,594,047
2038	81/77	9,056,104	852,376	0	0	1,787,555	0	0	0	218,783	0	11,477,252
2039	82/78	9,887,650	885,803	0	0	1,841,181	0	0	0	184,851	0	12,429,783
2040	83/79	10,791,222	918,335	0	0	1,896,417	0	0	0	149,184	0	13,456,790
2041	84/80	11,771,182	949,736	0	0	1,953,309	0	0	0	111,692	0	14,562,535
2042	85/81	12,834,624	979,696	0	0	2,011,909	0	0	0	72,281	0	15,753,947
2043	86/82	13,990,138	1,007,801	0	0	2,072,266	0	0	0	30,855	0	17,039,351
2044	87/83	15,260,009	1,033,561	0	0	2,134,434	0	0	0	0	0	18,428,003
2045	88/84	16,675,472	1,056,469	0	0	2,198,467	0	0	0	0	0	19,930,408
2046	89/85	18,212,273	1,075,820	0	0	2,264,421	0	0	0	0	0	21,552,513
2047	90/86	19,880,114	1,091,554	0	0	2,332,353	0	0	0	0	0	23,304,021
2048	91/87	21,656,785	1,103,174	0	0	2,402,324	0	0	0	0	0	25,162,283
2049	92/88	23,584,124	1,110,038	0	0	2,474,394	0	0	0	0	0	27,168,556
2050	93/89	25,674,702	1,111,455	0	0	2,548,626	0	0	0	0	0	29,334,782
2051	94/90	27,941,530	1,107,109	0	0	2,625,084	0	0	0	0	0	31,673,723

Invested Assets

Proposed plan

Year	Age	Beginning Balance	Planned Saving	Employer Match	Planned Distribution	Net Cash Flows	Annuity Adjustment	Portfolio Return	Ending Balance
2020	63/59	1,656,245	42,000	8,400	0	6,000	0	156,517	1,869,162
2021	64/60	1,869,162	43,260	8,652	0	6,000	0	176,638	2,103,711
2022	65/61	2,103,711	44,558	8,912	0	6,000	0	198,803	2,361,984
2023	66/62	2,361,984	45,895	9,179	0	6,000	0	223,210	2,646,267
2024	67/63	2,646,267	25,324	5,065	0	0	0	250,075	2,926,731
2025	68/64	2,926,731	26,084	5,217	0	0	0	276,579	3,234,610
2026	69/65	3,234,610	26,866	5,373	0	0	0	305,674	3,572,523
2027	70/66	3,572,523	0	0	(5,882)	(2,602)	0	337,607	3,901,646
2028	71/67	3,901,646	0	0	(6,407)	(13,203)	0	368,709	4,250,746
2029	72/68	4,250,746	0	0	(6,998)	(12,613)	0	401,700	4,632,834
2030	73/69	4,632,834	0	0	(7,624)	(14,679)	0	437,807	5,048,339
2031	74/70	5,048,339	0	0	(8,303)	(17,180)	0	477,073	5,499,929
2032	75/71	5,499,929	0	0	(26,174)	(10,346)	0	519,749	5,983,158
2033	76/72	5,983,158	0	0	(28,515)	(12,782)	0	565,414	6,507,275
2034	77/73	6,507,275	0	0	(31,063)	(15,552)	0	614,944	7,075,605
2035	78/74	7,075,605	0	0	(33,838)	(18,857)	0	668,652	7,691,562
2036	79/75	7,691,562	0	0	(36,778)	(9,497)	0	726,860	8,372,147
2037	80/76	8,372,147	0	0	(40,022)	(13,682)	0	791,176	9,109,619
2038	81/77	9,109,619	0	0	(43,514)	(18,493)	0	860,868	9,908,481
2039	82/78	9,908,481	0	0	(47,123)	(24,265)	0	936,361	10,773,453
2040	83/79	10,773,453	0	0	(51,177)	(30,821)	0	1,018,102	11,709,558
2041	84/80	11,709,558	0	0	(55,383)	(39,822)	0	1,106,565	12,720,918
2042	85/81	12,720,918	0	0	(59,791)	(48,946)	0	1,202,139	13,814,320
2043	86/82	13,814,320	0	0	(64,477)	(57,371)	0	1,305,467	14,997,939
2044	87/83	14,997,939	0	0	(69,479)	(52,211)	0	1,417,320	16,293,570
2045	88/84	16,293,570	0	0	(74,764)	(26,623)	0	1,539,759	17,731,941
2046	89/85	17,731,941	0	0	(80,487)	(39,048)	0	1,675,686	19,288,092
2047	90/86	19,288,092	0	0	(85,932)	(53,236)	0	1,822,744	20,971,668
2048	91/87	20,971,668	0	0	(91,533)	(102,020)	0	1,981,844	22,759,959
2049	92/88	22,759,959	0	0	(97,387)	(119,249)	0	2,150,839	24,694,162
2050	93/89	24,694,162	0	0	(103,483)	(138,145)	0	2,333,623	26,786,157
2051	94/90	26,786,157	0	0	(109,380)	(159,457)	0	2,531,319	29,048,639

Accounts

Ending balance by accounts

Proposed plan

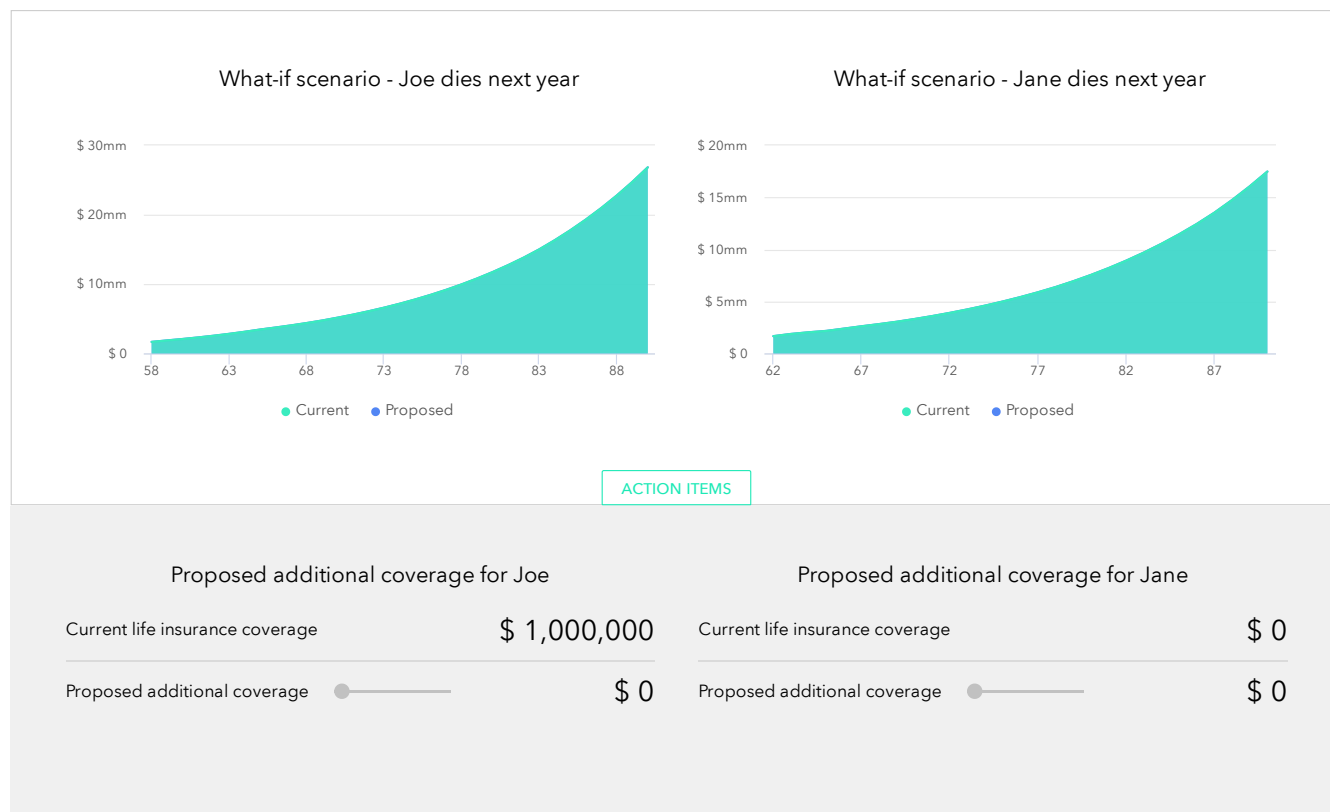
Year	Age	Taxable	401(k)/403(b)	Roth 401(k)/403(b)	Traditional IRA	Roth IRA	529	Health Saving Account	Qualified Annuity	Non-Qualified Annuity	Pension	Total
2020	63/59	1,818,762	50,400	0	0	0	0	0	0	0	0	1,869,162
2021	64/60	1,996,637	107,075	0	0	0	0	0	0	0	0	2,103,712
2022	65/61	2,191,321	170,663	0	0	0	0	0	0	0	0	2,361,984
2023	66/62	2,404,403	241,864	0	0	0	0	0	0	0	0	2,646,267
2024	67/63	2,631,621	295,109	0	0	0	0	0	0	0	0	2,926,730
2025	68/64	2,880,312	354,298	0	0	0	0	0	0	0	0	3,234,610
2026	69/65	3,152,504	420,019	0	0	0	0	0	0	0	0	3,572,523
2027	70/66	3,447,817	453,829	0	0	0	0	0	0	0	0	3,901,646
2028	71/67	3,760,436	490,310	0	0	0	0	0	0	0	0	4,250,746
2029	72/68	4,103,188	529,646	0	0	0	0	0	0	0	0	4,632,834
2030	73/69	4,476,265	572,075	0	0	0	0	0	0	0	0	5,048,340
2031	74/70	4,882,096	617,833	0	0	0	0	0	0	0	0	5,499,929
2032	75/71	5,333,113	650,045	0	0	0	0	0	0	0	0	5,983,158
2033	76/72	5,824,315	682,960	0	0	0	0	0	0	0	0	6,507,275
2034	77/73	6,359,167	716,437	0	0	0	0	0	0	0	0	7,075,604
2035	78/74	6,941,258	750,304	0	0	0	0	0	0	0	0	7,691,562
2036	79/75	7,587,717	784,430	0	0	0	0	0	0	0	0	8,372,147
2037	80/76	8,291,082	818,538	0	0	0	0	0	0	0	0	9,109,620
2038	81/77	9,056,104	852,376	0	0	0	0	0	0	0	0	9,908,480
2039	82/78	9,887,650	885,803	0	0	0	0	0	0	0	0	10,773,453
2040	83/79	10,791,222	918,335	0	0	0	0	0	0	0	0	11,709,557
2041	84/80	11,771,182	949,736	0	0	0	0	0	0	0	0	12,720,918
2042	85/81	12,834,624	979,696	0	0	0	0	0	0	0	0	13,814,320
2043	86/82	13,990,138	1,007,801	0	0	0	0	0	0	0	0	14,997,939
2044	87/83	15,260,009	1,033,561	0	0	0	0	0	0	0	0	16,293,570
2045	88/84	16,675,472	1,056,469	0	0	0	0	0	0	0	0	17,731,941
2046	89/85	18,212,273	1,075,820	0	0	0	0	0	0	0	0	19,288,093
2047	90/86	19,880,114	1,091,554	0	0	0	0	0	0	0	0	20,971,668
2048	91/87	21,656,785	1,103,174	0	0	0	0	0	0	0	0	22,759,959
2049	92/88	23,584,124	1,110,038	0	0	0	0	0	0	0	0	24,694,162
2050	93/89	25,674,702	1,111,455	0	0	0	0	0	0	0	0	26,786,157
2051	94/90	27,941,530	1,107,109	0	0	0	0	0	0	0	0	29,048,639

You don't have any options.

	Shares	Cash Flows	Taxes
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Life Insurance Analysis

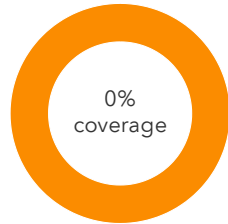
Most financial plans are considered incomplete without life insurance protection. The need for life insurance is analyzed by projecting all future cash flows for an individual's survivors. The objective is to provide a life insurance coverage level so that the survivors have a positive portfolio value at the end of the planning horizon.



Disability Insurance Analysis

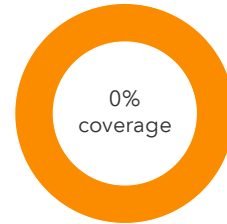
According to the Social Security Administration, the chance of becoming disabled before you retire is 1 in 4 - and for most people, disability will result in a lower living standard due to the loss of income. Having a disability insurance policy can replace lost earnings.

Joe's disability coverage analysis



- Current monthly income coverage
- Proposed additional coverage
- Uninsured monthly income

Jane's disability coverage analysis



- Current monthly income coverage
- Proposed additional coverage
- Uninsured monthly income

ACTION ITEMS

Select additional coverage for Joe

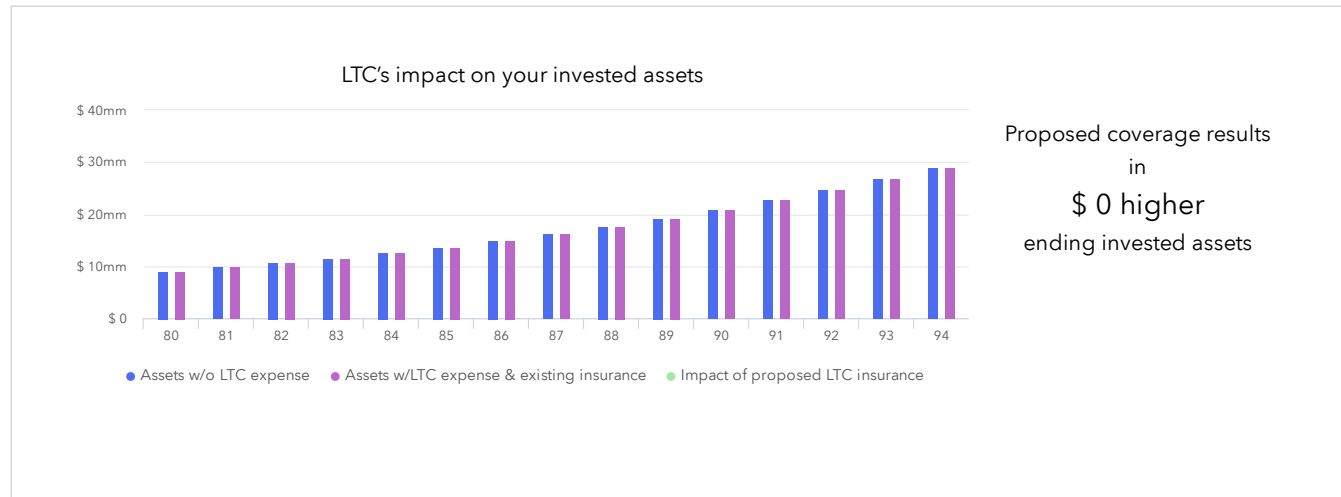
Proposed income replacement ratio	<input type="range" value="80"/>	80%
Target monthly income coverage		\$ 8,666
Current monthly income coverage		\$ 0
Proposed additional coverage	<input type="range" value="0"/>	\$ 0

Select additional coverage for Jane

Proposed income replacement ratio	<input type="range" value="80"/>	80%
Target monthly income coverage		\$ 10,000
Current monthly income coverage		\$ 0
Proposed additional coverage	<input type="range" value="0"/>	\$ 0

Long-Term Care Insurance Analysis

U.S. Department of Health and Human Services indicates that 70% of people turning age 65 can expect to use some form of long-term care during their lives. Long-term care insurance may help you offset some of the cost.



Joe's total LTC cost is \$ 0

Jane's total LTC cost is \$ 0

No insurance needed.

No insurance needed.

ACTION ITEMS

Proposed additional coverage for Joe			Proposed additional coverage for Jane		
Current long term care daily coverage		\$ 0	Current long term care daily coverage		\$ 0
Proposed additional daily coverage	<input type="range"/>	\$ 0	Proposed additional daily coverage	<input type="range"/>	\$ 0
Proposed benefit period	<input type="text" value="2 years"/>		Proposed benefit period	<input type="text" value="2 years"/>	
Proposed elimination period	<input type="text" value="None"/>		Proposed elimination period	<input type="text" value="None"/>	
Proposed inflation adjustment	<input type="range"/>	0%	Proposed inflation adjustment	<input type="range"/>	0%
Proposed inflation type	<input type="text" value="Compound"/>		Proposed inflation type	<input type="text" value="Compound"/>	
Proposed annual premium	<input type="range"/>	\$ 0	Proposed annual premium	<input type="range"/>	\$ 0

The LTC cost is calculated based on estimated LTC cost today adjusted by health inflation assumption. The LTC cost today used is documented in the Summary of User Input page. The health inflation assumption used is documented in section 7 of the disclosure page.

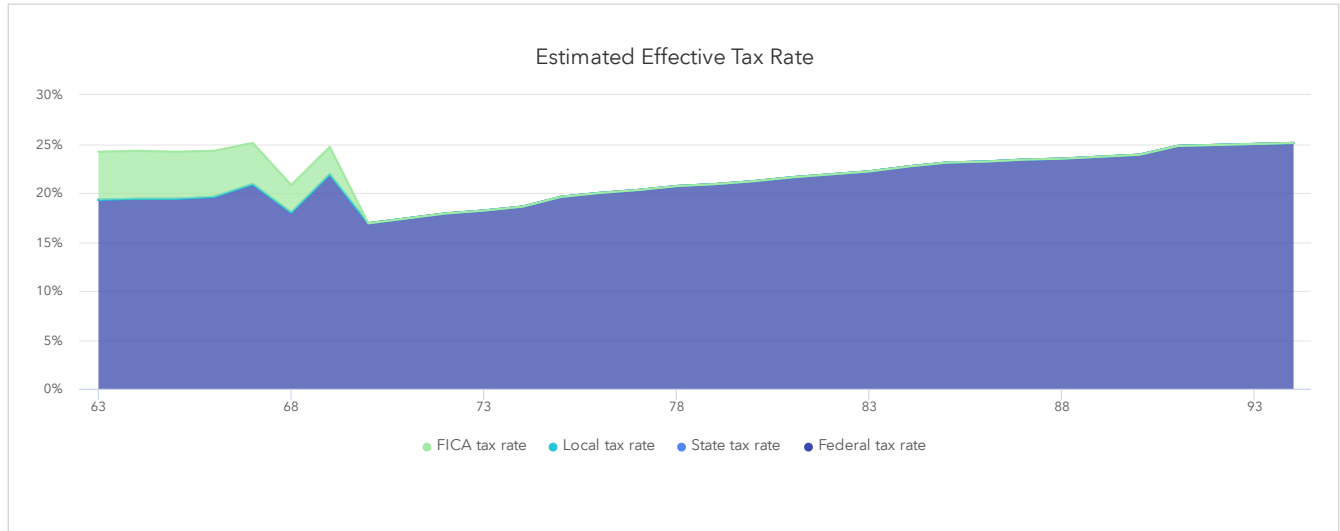
College Funding Analysis

Please add an education goal to start the education planning analysis

Add Goals

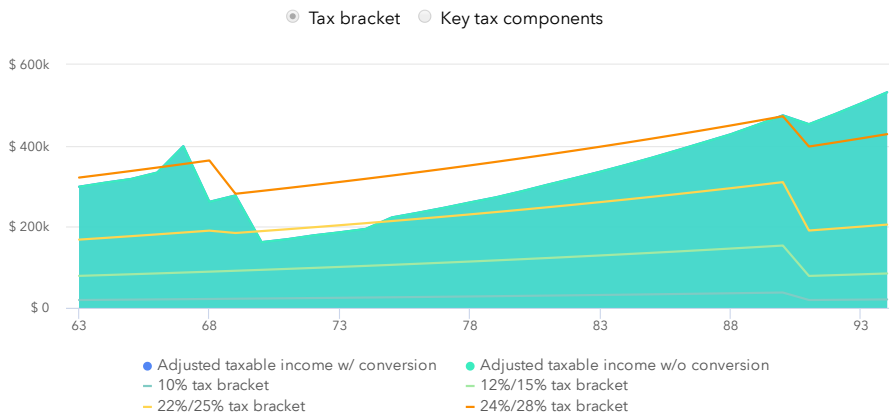
Tax Estimate

Taxes can have a significant impact on your future and are an important factor in financial planning. Estimated taxes below are based on your inputs and your proposed retirement plan, using current tax rates and methodologies.



Distribution and Conversion

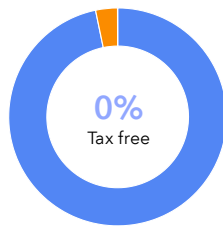
Adjusted taxable income and tax bracket



Proposed Strategy
\$ 31,396 more
 tax adjusted ending portfolio than
 a pro-rata withdrawal strategy
 w/o conversion

Comparison to strategy w/o conversion

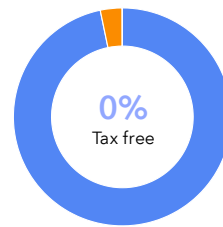
Proposed strategy



● Taxable ● Tax deferred ● Tax free

\$ 28,882,573 ending portfolio value

Sequential withdrawal w/o conversion



● Taxable ● Tax deferred ● Tax free

\$ 28,882,573 ending portfolio value

ACTION ITEMS

Proposed distribution strategy

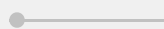
1. Withdrawal strategy

Sequential withdrawal

Withdraw from taxable accounts first; then tax deferred accounts; lastly tax free accounts.

2. Roth IRA conversion

Fill up the tax bracket



0%

Estimated terminal tax rate



15%

Year	Age	Conversion amount	Income from taxable account	Income from tax deferred account	Income from tax free account	Taxable account balance	Tax deferred account balance	Tax free account balance
2020	63/59	0	0	0	0	1,818,762	50,400	0
2021	64/60	0	0	0	0	1,996,637	107,075	0
2022	65/61	0	0	0	0	2,191,321	170,663	0
2023	66/62	0	0	0	0	2,404,403	241,864	0
2024	67/63	0	0	0	0	2,631,621	295,109	0
2025	68/64	0	0	0	0	2,880,312	354,298	0
2026	69/65	0	0	0	0	3,152,504	420,019	0
2027	70/66	0	2,602	5,882	0	3,447,817	453,829	0
2028	71/67	0	13,203	6,407	0	3,760,436	490,310	0
2029	72/68	0	12,613	6,998	0	4,103,188	529,646	0
2030	73/69	0	14,679	7,624	0	4,476,265	572,075	0
2031	74/70	0	17,180	8,303	0	4,882,096	617,833	0
2032	75/71	0	10,346	26,174	0	5,333,113	650,045	0
2033	76/72	0	12,782	28,515	0	5,824,315	682,960	0
2034	77/73	0	15,552	31,063	0	6,359,167	716,437	0
2035	78/74	0	18,857	33,838	0	6,941,258	750,304	0
2036	79/75	0	9,497	36,778	0	7,587,717	784,430	0
2037	80/76	0	13,682	40,022	0	8,291,082	818,538	0
2038	81/77	0	18,493	43,514	0	9,056,104	852,376	0
2039	82/78	0	24,265	47,123	0	9,887,650	885,803	0
2040	83/79	0	30,821	51,177	0	10,791,222	918,335	0
2041	84/80	0	39,822	55,383	0	11,771,182	949,736	0
2042	85/81	0	48,946	59,791	0	12,834,624	979,696	0
2043	86/82	0	57,371	64,477	0	13,990,138	1,007,801	0
2044	87/83	0	52,211	69,479	0	15,260,009	1,033,561	0
2045	88/84	0	26,623	74,764	0	16,675,472	1,056,469	0
2046	89/85	0	39,048	80,487	0	18,212,273	1,075,820	0
2047	90/86	0	53,236	85,932	0	19,880,114	1,091,554	0
2048	91/87	0	102,020	91,533	0	21,656,785	1,103,174	0
2049	92/88	0	119,249	97,387	0	23,584,124	1,110,038	0
2050	93/89	0	138,145	103,483	0	25,674,702	1,111,455	0
2051	94/90	0	159,457	109,380	0	27,941,530	1,107,109	0

Conversion refers to a process converting assets in a Traditional IRA or 401k account to a Roth IRA account. It is important to evaluate whether a conversion is appropriate for your specific financial circumstances and evaluate any consequences and tax implications of this strategy. Tax Cuts and Jobs Act repeals the rules permitting recharacterizations of Roth conversions, effective starting in 2018.

Estate Planning

To protect and control the financial future of your family and loved ones, keep track of your progress on creating important estate planning documents.

Important estate planning tasks

	Joe	Jane
Will	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Power of Attorney	<input type="checkbox"/>	<input type="checkbox"/>
Beneficiary Designations	<input type="checkbox"/>	<input type="checkbox"/>
Living Will	<input type="checkbox"/>	<input type="checkbox"/>
Living Trust	<input type="checkbox"/>	<input type="checkbox"/>
Health Care Proxy	<input type="checkbox"/>	<input type="checkbox"/>

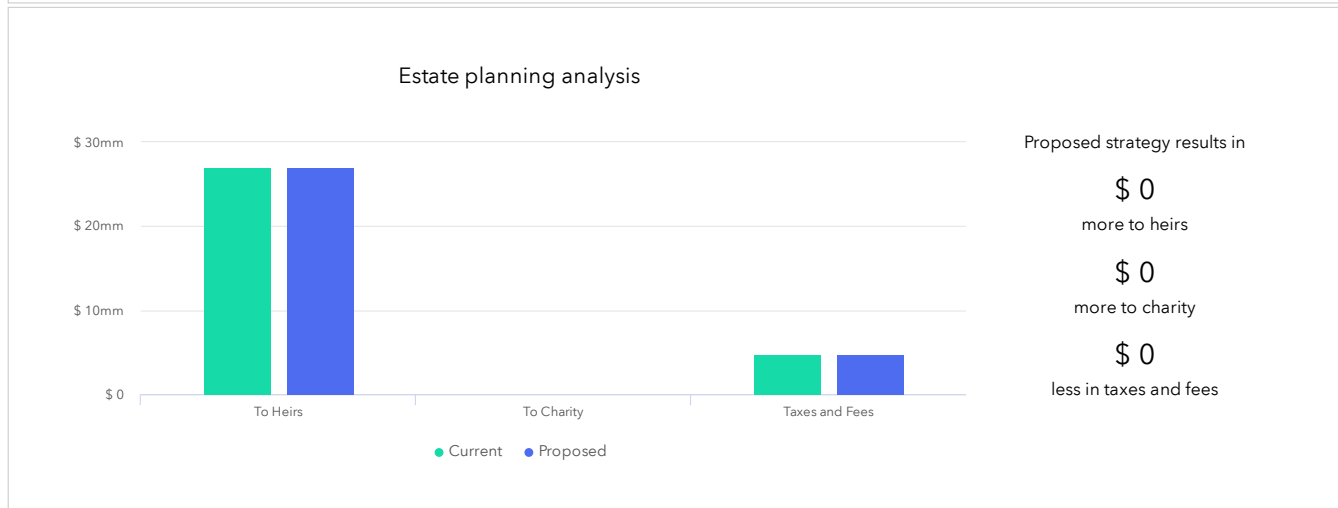
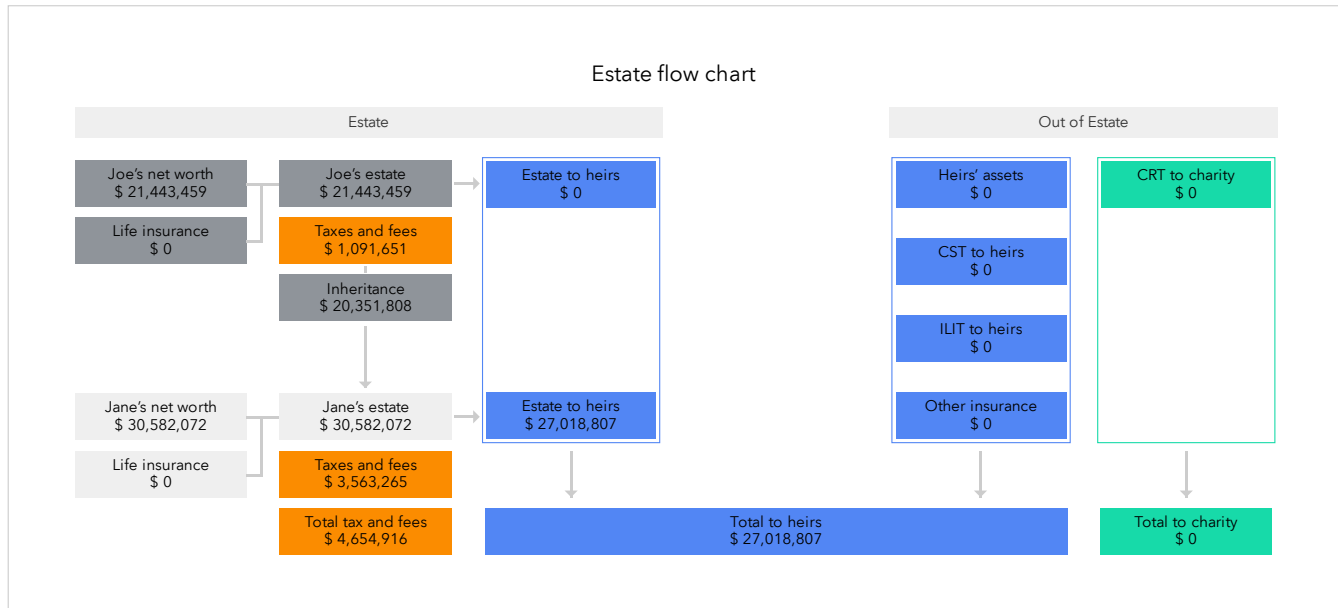
ACTION ITEMS



Subject area for review

Estate Planning

Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.



Joe's Estate		Jane's Estate		Out of Estate	
Investment	\$ 19,111,106	Investment	\$ 27,956,988	Heirs' assets	\$ 0
Real estate	\$ 2,332,353	Real estate	\$ 2,625,084	Credit shelter trust	\$ 0
Other assets	\$ 0	Other assets	\$ 0	Charitable remainder trust	\$ 0
Annuities	\$ 0	Annuities	\$ 0	Irrevocable insurance trust	\$ 0
Debt	\$ 0	Debt	\$ 0	Other owned insurance	\$ 0
Mortgage	\$ 0	Mortgage	\$ 0		
Insurance	\$ 0	Insurance	\$ 0		
Gross estate	\$ 21,443,459	Gross estate	\$ 30,582,072		
Funeral expense	\$ 19,478	Funeral expense	\$ 21,500		
Probate	\$ 1,072,173	Probate	\$ 1,582,611		
Estate tax	\$ 0	Estate tax	\$ 1,959,154		
Total taxes and expenses	\$ 1,091,651	Total taxes and expenses	\$ 3,563,265		
Net estate	\$ 20,351,808	Net estate	\$ 27,018,807		
To heirs	\$ 0	To heirs	\$ 27,018,807	To heirs	\$ 0
To co-client	\$ 20,351,808			To charity	\$ 0

ACTION ITEMS

Basic Information

Funeral expense \$ 10,000

Probate expense 5 %

Trust Strategy

Credit Shelter Trust

Charitable Remainder Trust

Irrevocable Life Insurance Trust

Please refer to sections 8.6 and 8.7 of the disclosure section for more information.

Summary of User Input

Family	Date of Birth	Planning Horizon	Relationship	
Trust			Trust	
Joe	Jan 20, 1957	90	Client	
Jane	Jul 1, 1960	90	Co-client	
Income	Annual Amount	Starting	Ending	Annual Increase
Joe's Other Income	\$ 0	2019	2019	3%
Joe's Salary	\$ 130,000	Already started	67	3%
Jane's Salary	\$ 150,000	Already started	65	3%
Joe's Social Security	Estimated using Salary	65		
Jane's Social Security	Estimated using Salary	65		
Savings	Annual Amount	Starting	Ending	Annual Increase
Joe's Taxable	\$ 6,000	Already started	Joe's retirement	0%
Joe's 401(k)	15%	Already started	Joe's retirement	
Jane's 401(k)	15%	Already started	Jane's retirement	
Expenses	Monthly Amount	Starting	Ending	Annual Increase
Pre-retirement Living Expenses	\$ 11,000	Already started		
Goals	Retirement age	Annual retirement Health care	Annual retirement Long term care	Long term care duration
Joe	67	\$ 5,238	\$ 0	2
Jane	67	\$ 5,238	\$ 0	2
	Amount	Starting	Ending	Frequency
Retirement Monthly Expense	\$ 6,000	Joe's retirement	End of both plans	Every 1 year
Daughter wedding	\$ 35,000	2022	End of both plans	One time
Annual Kauai Vacation	\$ 7,500	2019	2035	Every 1 year
Insurance	Type	Owner	Benefit	
Joe's Group Life	Group Life	Joe	\$ 0	
Jane's Group Life	Group Life	Jane	\$ 0	
Joe 20 year term	Term Life	Joe	\$ 1,000,000	

Disclosure

1. No Warranties. RightCapital makes no warranties, expressed or implied, as to accuracy, completeness, or results obtained from any information on www.rightcapital.com (the "Platform"). The Platform uses simplified assumptions derived and/or obtained from historical data that are used to create assumptions about potential investment returns.

2. Advice. RIGHTCAPITAL DOES NOT PROVIDE LEGAL, TAX, ACCOUNTING, INVESTMENT OR FINANCIAL ADVICE. RIGHTCAPITAL DOES NOT PROVIDE RECOMMENDATIONS FOR ANY PRODUCTS OR SECURITIES. Your advisor may not provide tax or legal advice. The appropriate professionals should be consulted on all legal and accounting matters prior to or in conjunction with implementation of any strategy. Use prospectus for any discussions about securities.

3. Data provided by you or your advisor for your assets, liabilities, goals, accounts, and other assumptions are key inputs for the calculations at RightCapital. The information should be reviewed periodically and updated whenever there is a change in information or circumstances.

4. Monte Carlo Simulation methodology. RightCapital generated Monte Carlo simulations calculating the results of your plan by running the projection 1000 times. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results. RightCapital considers a trial to be "successful" if at the end of the planning horizon your invested assets are greater than zero. The percentage of trials that were successful is the Probability of Success of your plan, with all its underlying assumptions.

5. Asset classes used in Monte Carlo simulation RightCapital uses only a few asset classes. The default return and volatility assumptions of the asset classes are estimated based on the historical return data of indices, which serve as proxies for their respective asset classes. They are not returns of actual investments. The historical return data used to derive returns for all asset classes are:

U.S. Large Growth, U.S. Large Value and Other: S&P500 Total Return Index - 12/1967 – 12/2017
U.S. Mid Cap: Russell 1000 total return index - 12/1980 – 12/2017
Small Cap: Russell 2000 total return index - 12/1980 – 12/2017
International Equities: EAFE Total return (USD return) - 12/1969 – 12/2017
Emerging Markets Equity: MSCI Emerging market index (USD return) - 12/1987 – 12/2017
Real Estate: MSCI US REIT Index - 12/2008 – 12/2017
U.S. Government: Treasury bonds - 12/1997 – 12/2017
Municipal: Barclay Muni Bond Index - 12/1997 – 12/2017
U.S. Corporate and International Bonds: Barclay Corporate Bond Index - 12/1997 – 12/2017
High Yield: BofA Merrill Lynch US High Yield Index - 12/1997 – 12/2017
Cash: 3 Month Treasury returns - 12/1997 – 12/2017

Note: The S&P500 Total Return Index is made up of both large cap growth and large cap value stocks. This index return and volatility data is used for both large cap growth and large cap value asset classes in the RightCapital system as it is an appropriate benchmark for both. RightCapital uses the S&P500 total return index as the best proxy for any unclassified assets labeled as 'Other'

6. Return and volatility assumptions used in Monte Carlo simulations

Asset Class	Total Return	Volatility	Asset Class	Total Return	Volatility
Large Growth	9.87%	16.1%	Real Estate	9.87%	16.3%
Large Value	9.87%	16.1%	Government	5.22%	5.1%
Mid Cap	9.87%	16.1%	Municipal	5%	3.95%
Small Cap	10.91%	21.9%	Corporate	5.29%	5.1%
International Equities	9.02%	18.5%	High Yield	7.3%	5.1%
Emerging Markets	11.31%	27.1%	International Bonds	5.22%	5.1%
Asset Class	Total Return	Volatility			
Cash	2.08%	1.9%			
Other	9.87%	16.1%			

7. Tax and Inflation assumptions used in Monte Carlo simulations Starting federal and state standard deductions, exemptions and the tax brackets used in projections are as of 2016. The following inflation assumptions are used in the projection: General inflation 2.5%; Education inflation 5%; Tax inflation 2.5%; Social Security inflation 2.5%; Health inflation: 5%

8. Assumption and calculation limitations of Monte Carlo Simulations

8.1 Your resources and goals may be different from the estimates that you provided: The report is intended to help you in making decisions on your financial future based, in part, on information that you have provided and reviewed including, but not limited to, your age, income, assets, liabilities, anticipated expenses and retirement age. Some of this information may change in unanticipated ways in the future and those changes may make this RightCapital projection less useful.

8.2 Inherent limitations in RightCapital financial model results: Investment outcomes in the real world are the results of a near infinite set of variables, few of which can be accurately anticipated. Any financial model, such as RightCapital, can only consider a small subset of the factors that may affect investment outcomes and the ability to accurately anticipate those few factors is limited. For these reasons, investors should understand that the calculations made in this report are hypothetical, do not reflect actual investment results, and are not guarantees of future results.

8.3 Results may vary with each use and over time: The results presented in this report are not predictions of actual results. Actual results may vary to a material degree due to external factors beyond the scope and control of this report. As investment returns, inflation, taxes, and other economic conditions vary from the assumptions, your actual results will vary from those presented in RightCapital. Small changes in these inputs and assumptions may have a significant impact on the results.

8.4 RightCapital considers investments in only a few Broad Investment Categories: RightCapital utilizes U.S. Large Growth, U.S. Large Value, U.S. Mid Cap, U.S. Small Cap, Real Estate, International Equities, Emerging Markets Equity, U.S. Government, U.S. Corporate, U.S. High Yield, International Bonds and Cash. These broad

investment categories are not specific securities, funds, or investment products. The assumed rates of return of these broad categories are based on the returns of indices. These indices do not include fees or operating expenses and are not available for investment. These indices are unmanaged and the returns are shown for illustrative purpose. It is important to note that the broad categories that are used are not comprehensive and other investments that are not considered may have characteristics that are similar or superior to the categories that are used in RightCapital.

8.4.1 Investment Risk: Clients and prospective clients should be prepared to bear investment loss including loss of original principal. Clients should assess their tolerance for risk with their advisor and update when a change in financial status occurs. Investments are subject to many risks depending on the asset class, including but not limited to: Large Growth, Large Value, Mid Cap, Small Cap, Real Estate: Either the stock market as a whole, or the value of an individual company, may go down resulting in a decrease in the value of client investments. Common stocks are susceptible to general stock market fluctuations and to volatile increases and decreases in value as market confidence in and perceptions of their issuers change. If you held common stock, or common stock equivalents, of any given issuer, you would generally be exposed to greater risk than if you held preferred stocks and debt obligations of the issuer. Small cap stocks may be subject to risks such as but not limited to volatility, lack of available information and liquidity due to low trading volume. International Equities, Emerging Markets: Foreign investments may carry risks associated with investing outside the United States, such as currency fluctuation, economic or financial instability, lack of timely or reliable financial information or unfavorable political or legal developments. Those risks are increased for investments in emerging markets. Foreign securities can be more volatile than domestic (U.S.) securities. Government, Municipal, Corporate, High Yield, International Bonds: Investments in fixed income are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors. Investing in securities involves risk of loss. Further, depending on the different types of investments there may be varying degrees of risk.

8.5 Insurance, Annuities and other related calculations. RightCapital may include Life insurance, annuity or other products in the calculation. The return or returns of any such life insurance product, annuity or other product, as may be included in the calculation, are hypothetical and shall not be used as proxy, replacement for nor construed as actual performance of the product or to predict or project investment results of those products. Product fees, expenses and detailed features may not be completely included and modeled in the calculation. This report should not be construed as an insurance policy application or pre-qualification.

8.6 Fees and expense: The portfolio returns assume that the portfolio is rebalanced on an annual basis to reflect the target allocation. No portfolio rebalancing costs are deducted from the portfolio value. Fees and expenses are not included, and thus, are excluded, including, but not limited to, fund fees, account fees, product fees and advisor fee. Inclusion of those fees results in lower returns, which would affect the probability of achieving any particular outcome.

8.7 Taxes: RightCapital includes limited accounting for taxes. RightCapital calculates taxes based on your input. RightCapital estimates federal, state and local taxes based on current laws with simplified deduction, exemption, and tax bracket parameters of the current year. In the projection, tax parameters are adjusted by an inflation assumption provided by you or your advisor. Future tax laws may be significantly different than current tax laws and may result in higher or lower taxes due than what are reflected within this report. Roth IRA distributions are tax free if made 5 years after the initial contribution to the plan and you are over 59 1/2. Before investing in a 529 plan, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits.

RightCapital includes limited accounting for Federal Estate Tax with simplified deduction, exemption, and tax bracket parameters of the current year. RightCapital does not include any State Estate tax.

8.8 Current Dollars and Future Dollars: The results of RightCapital calculations are in future dollars. To help you compare dollar amounts in different years, results can also be expressed in current dollars by discounting the future dollars by the inflation rate you or your advisor provides.

8.9 Current allocation and target allocation: Current allocation is the allocation based on the current portfolio holdings entered in the system as well as asset classification data from MorningsStar. The target allocation is the allocation recommended by your financial advisor.

8.10 Current plan and proposed plan: Current plan is the plan based on the information you and your advisor input in the profile section. Proposed plan is the plan recommended by your financial advisor, with the plan details as shown in the retirement analysis section.

9. Liquidation of holdings: this report may include liquidation of holdings, recommended by your financial advisor. The transaction cost of liquidation is not included in the analysis. The liquidation will also result in the loss of future earnings.

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