MoneyGuidePro®

Sample Client Reports

Zoomer Report

Anthony and Denise Martin

Prepared by:

Advisor Name
Advisor Phone Number
Advisor Email Address

March 08, 2018

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Plan Summary

Plan Summary

Reaching Your Goals	Status

83%

Probability of Success

In Confidence Zone

Net Worth	
Assets	$2,604,666
Liabilities	$200,000
Net Worth	**$2,404,666**

Results

If you implement the following suggestions, there is a 83% likelihood of funding all of the Financial Goals in your Plan.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

Goals

Plan to reduce your Total Goal Spending to $3,240,924 which is $784,852, or 19%, less than your Target.

Anthony retires at age 70, in the year 2030. This is 10 year(s) later than your retirement age.

Denise retires at age 65, in the year 2030. This is 5 year(s) later than your retirement age.

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Plan Summary

Goal	Amount	Changes
Needs		
10 Retirement - Basic Living Expense		
Both Retired	$100,000	Increased $5,000
Anthony Retired and Denise Employed	$0	
Denise Alone Retired	$50,000	Decreased $30,000
10 Health Care		
Anthony Retired Before Medicare / Denise Employed	$0	Decreased $1,872
Anthony Medicare / Denise Retired Before Medicare	$0	Decreased $8,098
Both Medicare	$12,278	
Denise Alone Medicare	$6,052	
10 Provide Care	$50,000	Decreased $10,000
Starting	2035	
Years between occurrences	1	
Number of occurrences	3	
Wants		
7 College - Allison	$24,610	
Years of School	4	
Start Year	2018	
7 Car / Truck	$20,000	Decreased $10,000
Starting	At Denise's retirement	
Years between occurrences	5	
Ending	End of plan	
Wishes		
3 Allison's Wedding	$10,000	Decreased $40,000
Starting	2032	

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Plan Summary

Invest

Your Portfolio should be re-allocated

Investment Portfolio Asset Allocation

Current   Capital Growth II

Changes Required to match Capital Growth II

Asset Class	Increase By	Decrease By
■ Cash & Cash Alternatives		-$614,377
■ Short Term Bonds		-$371,739
■ Intermediate Term Bonds		-$60,893
■ Large Cap Value Stocks	$672,406	
■ Large Cap Growth Stocks	$435,087	
■ Mid Cap Stocks		-$663,734
■ Small Cap Stocks	$227,452	
■ International Developed Stocks	$296,650	
■ International Emerging Stocks	$79,148	
Total :	**$1,710,743**	**-$1,710,743**

Goal Funding and Investment Strategies

Retirement Cash Reserve - In 2030, at Retirement, fund your Retirement Cash Reserve with $132,634. Increase the amount of Cash already set-aside in your Retirement Cash Reserve from $0 to $132,634.

Aspirational Bucket - Segment funds from your investment portfolio and invest them to provide for purposes like creating a legacy or to take advantage of higher-risk opportunities. Fund your Aspirational Bucket with $0.

Concentrated Positions

You have a Concentrated Position in the single securities as shown below. You should consider the additional risk this creates and the potential benefits (and associated costs) of diversifying these positions.

Security Symbol	$ Value	% of Portfolio
CTXS	$1,156,224	57

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Plan Summary

Social Security	Status

Personal Information

Your Full Retirement Age (FRA) is the age that you would receive 100% of your Primary Insurance Amount (PIA). Depending on the year you were born, your FRA is between 65-67 years old. Taking benefits before or after your FRA will decrease or increase the amount you receive, respectively.

Anthony's FRA is 67 and 0 months in 2027.

Denise's FRA is 67 and 0 months in 2032.

Your Primary Insurance Amount (PIA) is the benefit you would receive if you began benefits at your Full Retirement Age (FRA). It is calculated from the earnings on which you paid Social Security taxes, throughout your life.

Anthony's estimated annual PIA is $35,838

Denise's estimated annual PIA is $35,270

Other Retirement Income

If you begin taking benefits before your FRA, any earnings you make may reduce your benefits. For years before your FRA, you lose $1 of benefits for every $2 above the earnings limit. In the year you attain FRA, any earnings in the months before FRA will reduce benefits by $1 for every $3 above the earnings limit. Earnings after FRA will not reduce your benefits.

Anthony has indicated that he will start taking benefits before retirement.

Strategy Information

Anthony files a normal application at 67 in 2027.

Denise files a normal application at 67 in 2032.

Using this strategy, your household's total lifetime benefit is estimated to be $1,852,224 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

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Summary of Goals and Resources

Personal Information and Summary of Financial Goals

Anthony and Denise Martin

	Needs	
10	**Retirement - Basic Living Expense**	
	Anthony (2020) Denise (2025) Both Retired (2025-2051) Denise Alone Retired (2052-2058)	60 60 $95,000 $80,000 Base Inflation Rate (2.50%)
10	**Health Care**	
	Anthony Retired Before Medicare / Denise Employed (2020-2024) Anthony Medicare / Denise Retired Before Medicare (2025-2029) Both Medicare (2030-2051) Denise Alone Medicare (2052-2058)	$1,872 $8,098 $12,278 $6,052 Base Inflation Rate plus 4.00% (6.50%)
10	**Provide Care**	
	In 2035 Recurring every year for a total of 3 times	$60,000 Base Inflation Rate (2.50%)
	Wants	
7	**College - Allison**	
	4 years starting in 2018 Attending College - Public In-State (4 years)	$24,610 Base Inflation Rate plus 3.50% (6.00%)
7	**Car / Truck**	
	When Denise retires Recurring every 5 years until end of plan	$30,000 Base Inflation Rate (2.50%)

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Personal Information and Summary of Financial Goals

Anthony and Denise Martin

Wishes	
3 **Allison's Wedding**	
In 2032	$50,000 Base Inflation Rate (2.50%)

Personal Information		**Participant Name**	**Date of Birth**	**Age**	**Relationship**
Anthony		Allison	05/02/2000	17	Child
Male - born 12/02/1960, age 57					
Employed - $200,000					
Denise					
Female - born 04/01/1965, age 52					
Employed - $140,000					
Married, US Citizens living in VA					

• This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Prepared for : Anthony and Denise Martin   Company: Advisor Firm Name   Prepared by: Advisor Name

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Expectations and Concerns

Expectation
Anthony
Active Lifestyle
Opportunity to Help Others
Work by Choice
Start a Business
Denise
Quiet Lifestyle
Less Stress - Peace of Mind
Both Anthony and Denise
Time to Travel
Time with Friends & Family

Owner	Concern	What Would Help
High		
Joint	Not having a paycheck anymore	Consider strategies that create a regular source of income.
Medium		
Joint	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
Joint	Being bored	A good plan could allow you to have the money for new Goals to keep you busy and engaged.
Low		
Joint	Suffering investment losses	Find out if you can meet your Goals with less risk.
Joint	Parents needing care	You can include a Goal for the cost of care for your parents and see its impact on your lifestyle.

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Current Financial Goals Graph

This graph shows the annual costs for your Financial Goals, as you have specified. Because these costs will be used to create your Plan, it is important that they are accurate and complete. All amounts are in after-tax, future dollars.

Goal Expenses

Goal Timeline

Legend:
- Retirement - Basic Living Expense
- Provide Care
- College - Allison
- Car / Truck
- Allison's Wedding
- Health Care

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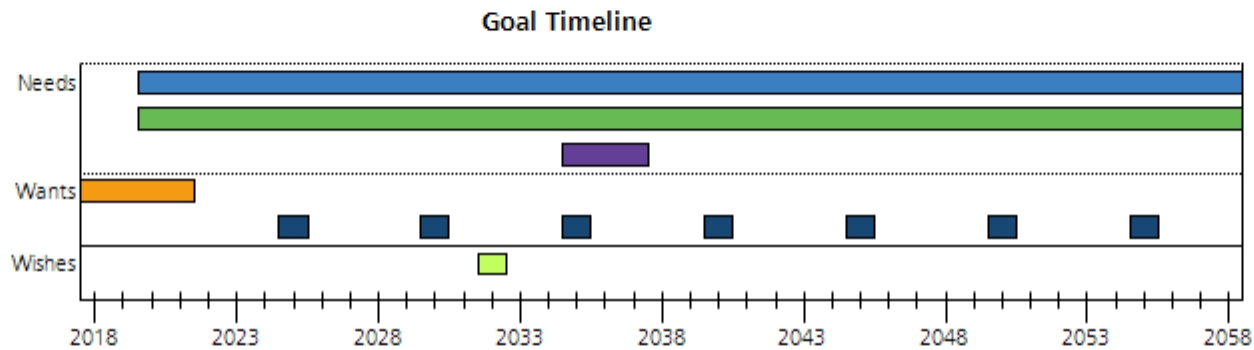
Net Worth Summary - All Resources
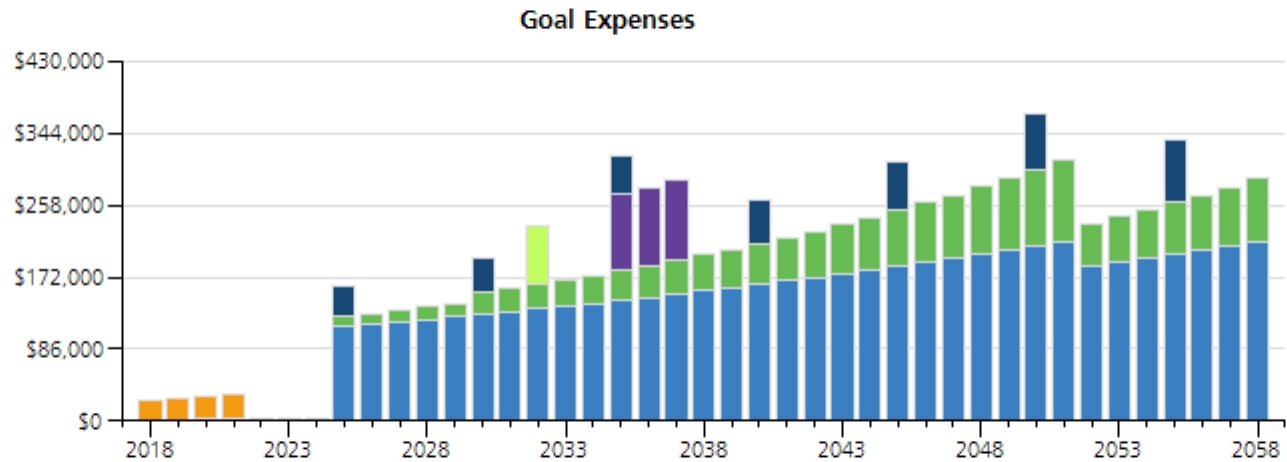
This is your Net Worth Summary as of 03/08/2018. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.

Investment Assets	$1,977,666
Other Assets	+ $627,000
Total Assets	$2,604,666
Total Liabilities	- $200,000
Net Worth	$2,404,666

Description	Total
Investment Assets	
Employer Retirement Plans	$500,000
Taxable and/or Tax-Free Accounts	$1,477,666
Total Investment Assets:	**$1,977,666**
Other Assets	
Home and Personal Assets	$452,000
Cash Value Life	$125,000
Stock Options	$50,000
Total Other Assets:	**$627,000**
Liabilities	
Personal Real Estate Loan:	$100,000
Vehicle Loan:	$100,000
Total Liabilities:	**$200,000**
Net Worth:	**$2,404,666**

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Resources Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
Account	Anthony	$1,106,224		Fund All Goals
Citrix Systems Inc	$1,106,224			
Community Checking Account	Joint Survivorship	$296,442		Fund All Goals
Taxable Account Total	$296,442			
Company 401(k)	Denise	$140,000		Fund All Goals
Account Total	$140,000			
Company 401(k)	Anthony	$360,000		Fund All Goals
Account Total	$360,000			
Vacation Savings	Joint Survivorship	$75,000		Fund All Goals
Taxable Account Total	$75,000			
Total Investment Assets :		**$1,977,666**		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home	Joint Survivorship	$300,000	$322,247	Not Used In Plan
Universal Life	Anthony	$75,000		Not Funding Goals
Universal Life	Denise	$50,000		Not Funding Goals
Denise's SUV	Denise	$72,000		Not Funding Goals
Anthony's Sports Car	Anthony	$80,000		Not Funding Goals
Total of Other Assets :		**$577,000**		

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Resources Summary

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Cash Value Life Insurance Policies Summary (included in Assets)							
Universal Life Universal Life	Denise	Denise	Co-Client of Insured - 100%	$2,400	$50,000	$500,000	Until Insured Dies
Universal Life Universal Life	Anthony	Anthony	Estate - 100%	$200	$75,000	$600,000	Until Insured Dies
Insurance Policies Summary (not included in Assets)							
Disability Insurance Personal		Anthony					
Disability Insurance Personal		Denise					
LTC Insurance Nursing Home Care		Anthony					
LTC Insurance Nursing Home Care		Denise					

Total Death Benefit of All Policies :   **$1,100,000**

Social Security

Description	Value	Assign to Goal
Social Security	Anthony will file a normal application at age 67. He will receive $35,312 in retirement benefits at age 67.	Fund All Goals
Social Security	Denise will file a normal application at age 67. She will receive $34,864 in retirement benefits at age 67.	Fund All Goals

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
Rental Income	Anthony	$10,000 from Anthony's Retirement to End of Anthony's Plan	Yes at -1.00%	Fund All Goals

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Resources Summary

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
1st Mortgage	123 Cherry Main Lane	Anthony	$100,000	6.50%	$2,000
Car	Loan - SUV / Sports Car	Joint	$100,000	4.00%	$299
		Total Outstanding Balance :	**$200,000**		

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Risk and Portfolio Information

Risk Assessment

You chose a Risk Score of 67.

Appropriate Portfolio: Capital Growth II

Percentage Stock: 91%

Average Return: 7.10%

■ Bond: 9% ■ Stock: 91%

Great Recession Return Loss for this Portfolio

If this loss would cause you to sell your investments, you should select a lower score. Don't go past your Breaking Point.

During the Great Recession Return (November 2007 - February 2009) this portfolio had a loss of:

-45%

If you invest $1,977,666 in this portfolio and the same loss occurred again, you would lose:

-$889,151

Risk Score Chart for Ages Between 50 to 64
Your Risk Tolerance is Higher Than Average when compared to others in your age group
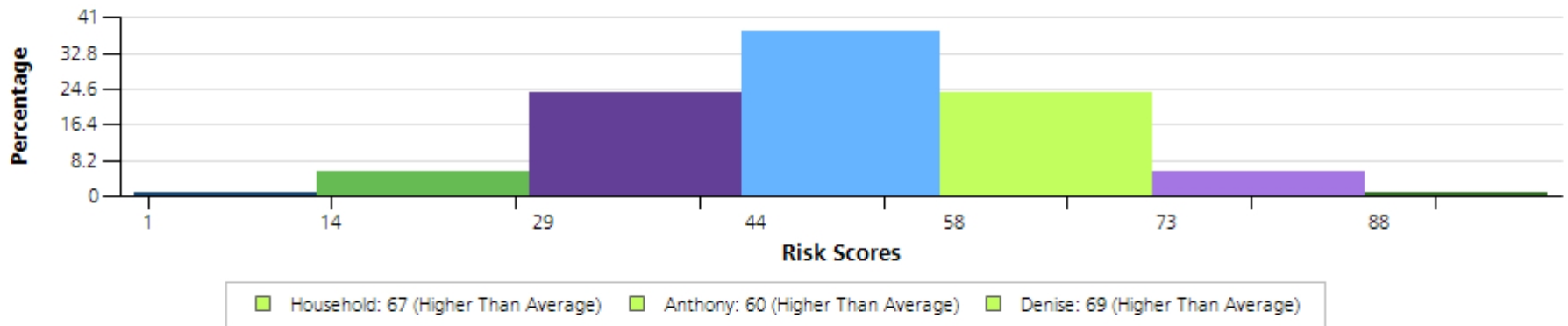
☐ Household: 67 (Higher Than Average) ☐ Anthony: 60 (Higher Than Average) ☐ Denise: 69 (Higher Than Average)

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Results

Results - Current and Recommended

Results	Current Scenario		Recommended Scenario	
	Average Return	**Bad Timing**	**Average Return**	**Bad Timing**
Estimated % of Goals Funded	98%	93%	100%	100%
Likelihood of Funding All Goals				

57% Probability of Success
Below Confidence Zone

83% Probability of Success
In Confidence Zone

■ Your Confidence Zone: 70% - 90%

	Current Scenario	Recommended Plan	Changes In Value
🛡 **Retirement**			
Retirement Age			
Anthony	60 in 2020	70 in 2030	10 year(s) later
Denise	60 in 2025	65 in 2030	5 year(s) later
Planning Age			
Anthony	91 in 2051	91 in 2051	
Denise	93 in 2058	93 in 2058	

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Results - Current and Recommended

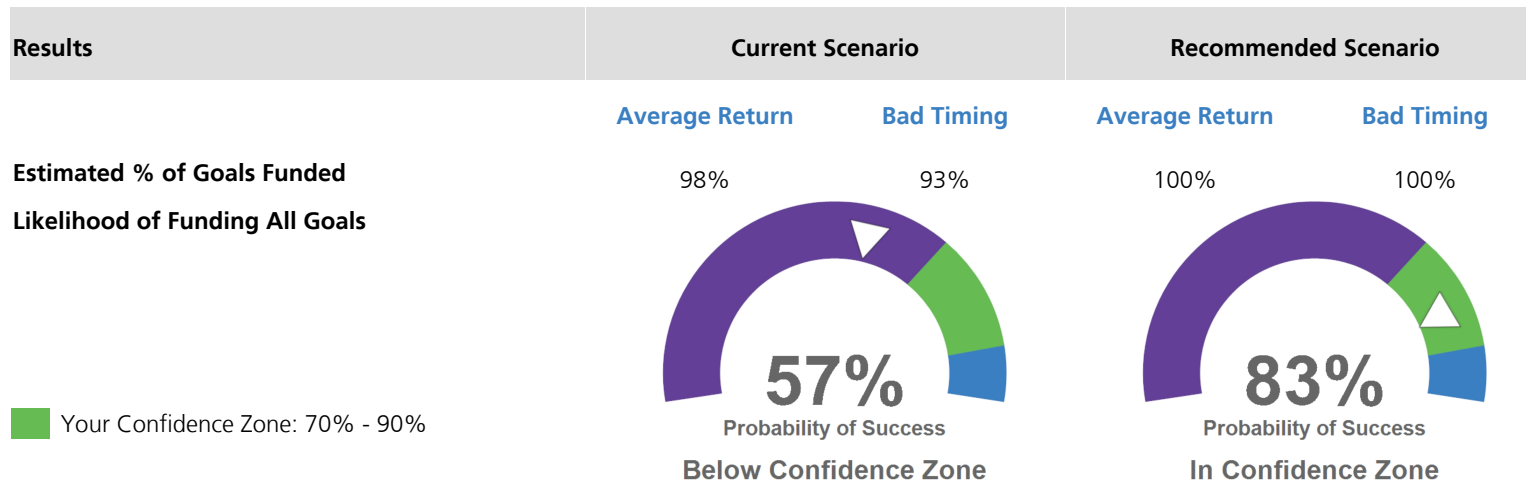|	Current Scenario	Recommended Plan	Changes In Value
Goals			
Needs			
Retirement - Basic Living Expense			
Both Retired	$95,000	$100,000	Increased $5,000
Anthony Retired and Denise Employed	$0	$0	
Denise Alone Retired	$80,000	$50,000	Decreased $30,000
Health Care			
Anthony Retired Before Medicare / Denise Employed	$1,872	$0	Decreased $1,872
Anthony Medicare / Denise Retired Before Medicare	$8,098	$0	Decreased $8,098
Both Medicare	$12,278	$12,278	
Denise Alone Medicare	$6,052	$6,052	
Provide Care	$60,000	$50,000	
Starting	2035	2035	Decreased $10,000
Years between occurrences	1	1	
Number of occurrences	3	3	
Wants			
College - Allison	$24,610	$24,610	
Years of School	4	4	
Start Year	2018	2018	
Car / Truck	$30,000	$20,000	
Starting	At Denise's retirement	At Denise's retirement	Decreased $10,000
Years between occurrences	5	5	
Ending	End of plan	End of plan	
Wishes			
Allison's Wedding	$50,000	$10,000	Decreased $40,000
Starting	2032	2032	
Total Spending for Life of Plan	**$4,025,776**	**$3,240,924**	**Decreased 19%**
Savings			
Total Savings This Year	**$0**	**$0**	
Portfolios			
Allocation Before Retirement	**Current**	**Capital Growth II**	**53% More Stock**

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Results - Current and Recommended

	Current Scenario	Recommended Plan	Changes In Value
Percent Stock	38%	91%	
Total Return	4.72%	7.10%	
Standard Deviation	7.68%	18.02%	
Great Recession Return 11/07 - 2/09	-14%	-45%	
Bond Bear Market Return 7/79 - 2/80	5%	12%	
Allocation During Retirement	**Current**	**Capital Growth I**	**44% More Stock**
Percent Stock	38%	82%	
Total Return	4.72%	6.70%	
Standard Deviation	7.68%	16.26%	
Great Recession Return 11/07 - 2/09	-14%	-39%	
Bond Bear Market Return 7/79 - 2/80	5%	11%	
Inflation	**2.50%**	**2.50%**	

📊 **Investments**

Total Investment Portfolio	**$1,977,666**	**$1,977,666**

📊 **Social Security**

Social Security Strategy	Current	Current
Anthony		
Filing Method	Normal	Normal
Age to File Application	67	67
Age Retirement Benefits Begin	67	67
First Year Benefit	$35,312	$35,838

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Results - Current and Recommended

	Current Scenario	Recommended Plan	Changes In Value
Denise			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	$34,864	$35,270	

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What If Worksheet

This Worksheet allows you to analyze and compare the results of one or more scenarios that you created by varying the Plan assumptions.

Goals	Estimated % of Goal Funded					
	Current Scenario		Recommended Plan		Less Risk-Spend More	
	Average Return	Bad Timing	Average Return	Bad Timing	Average Return	Bad Timing
Needs	98%	92%	100%	100%	100%	98%
10 Retirement						
10 Health Care						
10 Provide Care						
Wants	100%	96%	100%	100%	100%	100%
7 College - Allison						
7 Car / Truck						
Wishes	100%	100%	100%	100%	100%	100%
3 Allison's Wedding						
Safety Margin (Value at End of Plan)						
Current dollars (in thousands) :	$0	$0	$2,858	$1,881	$945	$0
Future dollars (in thousands) :	$0	$0	$7,867	$5,176	$2,600	$0

Monte Carlo Results	Likelihood of Funding All Goals

Your Confidence Zone: 70% - 90%

57%	83%	70%
Probability of Success	Probability of Success	Probability of Success
Below Confidence Zone	**In Confidence Zone**	**In Confidence Zone**

● Indicates different data between the Scenario in the first column and the Scenario in any other column.

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What If Worksheet

	Current Scenario	Recommended Plan	Less Risk-Spend More
Total Spending :	$4,025,776	$3,240,924	$3,795,284

Key Assumptions	Current Scenario	Recommended Plan	Less Risk-Spend More
Stress Tests			
Method(s)	Bad Timing Program Estimate Years of bad returns: 2020: -10.64% 2021: -2.96%	Bad Timing Program Estimate Years of bad returns: 2030: -25.83% 2031: -9.56%	Bad Timing Program Estimate Years of bad returns: 2025: -22.20% 2026: -7.96%
Funding Order			
Assets - Ignore Earmarks	No	No	No
Retirement Income - Ignore Earmarks	No	No	No
Hypothetical Average Rate of Return			
Before retirement portfolio set :		● Set 1	● Set 1
Portfolio :	Current	● Cap Growth II	● Total Return II
Total Return :	4.72%	● 7.10%	● 6.27%
Standard Deviation :	7.68%	● 18.02%	● 14.23%
Total Return Adjustment :	0.00%	0.00%	0.00%
Adjusted Real Return :	2.22%	● 4.60%	● 3.77%
After retirement portfolio set :		● Set 1	● Set 1
Portfolio :	Current	● Cap Growth I	● Balanced II
Total Return :	4.72%	● 6.70%	● 5.46%
Standard Deviation :	7.68%	● 16.26%	● 10.59%
Total Return Adjustment :	0.00%	0.00%	0.00%
Adjusted Real Return :	2.22%	● 4.20%	● 2.96%
Base inflation rate :	2.50%	2.50%	2.50%

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What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan	Less Risk-Spend More
Tax-Free Options			
Before Retirement			
Reallocate a portion of bonds to tax-free:	No	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%	0.00%
After Retirement			
Reallocate a portion of bonds to tax-free:	No	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%	0.00%

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What If Worksheet

Key Assumptions	Current Scenario		Recommended Plan		Less Risk-Spend More
Goals					
Basic Living Expense					
Retirement Age					
Anthony	60	●	70	●	70
Denise	60	●	65		60
Planning Age					
Anthony	91		91		91
Denise	93		93		93
One Retired					
Anthony Retired and Denise Employed	$0		$0		$0
Denise Retired and Anthony Employed	$48,000	●	$50,000	●	$50,000
Both Retired					
Both Retired	$95,000	●	$100,000	●	$100,000
One Alone - Retired					
Denise Alone Retired	$80,000	●	$50,000	●	$75,000
Anthony Alone Retired	$0		$0		$0
One Alone - Employed					
Anthony Alone Employed	$0		$0		$0
Denise Alone Employed	$0		$0		$0
Health Care					
Percentage to increase costs :	100%		100%		100%
Cost determined by Schedule :	See details		See details		See details
Provide Care					
Year :	2035		2035		2035
Cost :	$60,000	●	$50,000		$60,000
Is recurring :	Yes		Yes		Yes
Years between occurrences :	1		1		1
Number of occurrences :	3		3		3
College - Allison					

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What If Worksheet

Key Assumptions	Current Scenario		Recommended Plan		Less Risk-Spend More
Goals					
Year :	2018		2018		2018
Years of Education :	4		4		4
Annual Cost :	$24,610		$24,610		$24,610
Car / Truck					
Year :	At Denise's retirement		At Denise's retirement		At Denise's retirement
Cost :	$30,000	●	$20,000		$30,000
Is recurring :	Yes		Yes		Yes
Years between occurrences :	5		5		5
This goal will end at End of plan.					
Allison's Wedding					
Year :	2032		2032		2032
Cost :	$50,000	●	$10,000	●	$10,000

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What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan	Less Risk-Spend More
Retirement Income			
Rental Income (Anthony)			
Annual Income :	$10,000	$10,000	$10,000
Start Year :	Anthony's retirement	Anthony's retirement	Anthony's retirement
Select when income will end :	End of Anthony's Plan	End of Anthony's Plan	End of Anthony's Plan
Year to end retirement income :			
Social Security			
Select Social Security Strategy	Current	Current	Current
Anthony			
Filing Method :	Normal	Normal	Normal
Age to File Application :	67	67	67
Age Retirement Benefits begin :	67	67	67
First Year Benefit :	$35,312	● $35,838	● $35,838
Denise			
Filing Method :	Normal	Normal	Normal
Age to File Application :	67	67	67
Age Retirement Benefits begin :	67	67	67
First Year Benefit :	$34,864	● $35,270	$34,864
Reduce Benefits By :	0%	0%	0%
Extra Savings by Tax Category			
Anthony's Qualified		$0	$0
Denise's Qualified		$0	$0
Anthony's Roth		$0	$0
Denise's Roth		$0	$0
Anthony's Tax-Deferred		$0	$0
Denise's Tax-Deferred		$0	$0
Taxable		$0	$0

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What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan	Less Risk-Spend More
Stock Options			
Citrix Systems Inc			
Include in plan :	Yes	Yes	Yes
Amount of cash received			
2040	$75,000	$75,000	$75,000
Restricted Stock			
Citrix Systems Inc			
Include in plan :	Yes	Yes	Yes
Amount of cash received			
2040	$75,000	$75,000	$75,000
Retirement Cash Reserve			
Your Goal Coverage			
Needs :		● 1	● 1
Wants :		● 1	● 1
Wishes :		● 1	● 1
Aspirational Bucket			
Include in Plan :	With Assigned Assets	With Assigned Assets	With Assigned Assets
Amount to Fund Aspirational Bucket :		$0	$0
Tax Options			
Include Tax Penalties :	Yes	Yes	Yes
Change Tax Rate?	No	No	No
Year To Change :			
Change Tax Rate by this % (+ or -) :	0.00%	0.00%	0.00%

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Worksheet Detail - Combined Details

Scenario : Recommended Plan using Average Returns

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph

Legend:
- Qualified Assets - $1,225,476
- Taxable Assets - $6,641,189
- Anthony & Denise Retire - 2030
- Anthony's Plan Ends - 2051
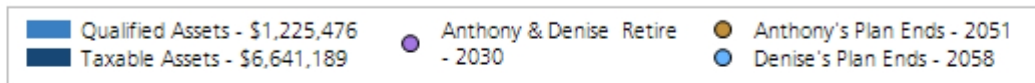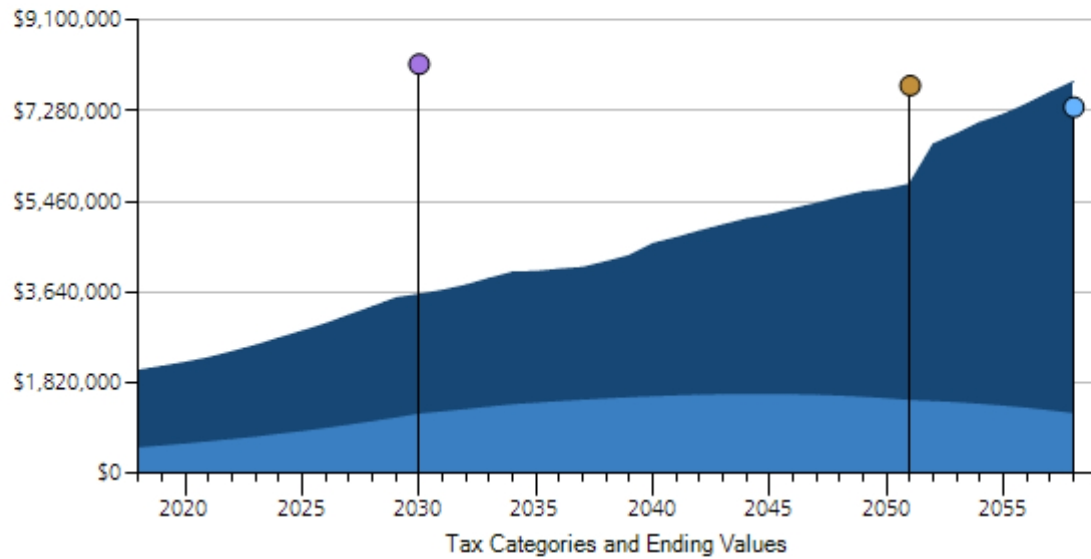- Denise's Plan Ends - 2058

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : Recommended Plan using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Stock Opt Restricted Stock	Post Retirement Income	Investment Earnings	Taxes	Funds Used	Ending Portfolio Value	Retirement Cash Reserve
		Earmarked	Fund All Goals							All Goals		
58 / 53	2018	0	1,977,666	0	0	0	0	138,667	35,438	24,610	2,056,285	0
59 / 54	2019	0	2,056,285	0	0	0	0	144,144	36,453	26,087	2,137,889	0
60 / 55	2020	0	2,137,889	0	0	0	0	149,827	37,478	27,652	2,222,586	0
61 / 56	2021	0	2,222,586	0	0	0	0	155,723	38,510	29,311	2,310,487	0
62 / 57	2022	0	2,310,487	0	0	0	0	164,045	40,305	0	2,434,227	0
63 / 58	2023	0	2,434,227	0	0	0	0	172,830	42,184	0	2,564,873	0
64 / 59	2024	0	2,564,873	0	0	0	0	182,106	44,150	0	2,702,828	0
65 / 60	2025	0	2,702,828	0	0	0	0	191,901	46,208	0	2,848,521	0
66 / 61	2026	0	2,848,521	0	0	0	0	202,245	48,362	0	3,002,404	0
67 / 62	2027	0	3,002,404	0	0	0	0	213,171	50,616	0	3,164,959	0
68 / 63	2028	0	3,164,959	0	0	0	0	224,712	52,976	0	3,336,695	0
69 / 64	2029	0	3,336,695	0	0	0	0	236,905	55,445	0	3,518,156	0
Anthony & Denise Retire	2030	0	3,518,156	0	0	0	57,062	226,830	31,744	187,528	3,582,775	132,634
71 / 66	2031	0	3,582,775	0	0	0	58,178	232,341	41,001	165,692	3,666,602	109,556
72 / 67	2032	0	3,666,602	0	0	0	109,162	239,543	54,238	185,078	3,775,992	85,099
73 / 68	2033	0	3,775,992	0	0	0	111,587	247,574	56,248	176,407	3,902,497	74,234
74 / 69	2034	0	3,902,497	0	0	0	114,075	255,793	58,334	182,081	4,031,951	77,654
75 / 70	2035	0	4,031,951	0	0	0	116,629	256,869	63,319	294,491	4,047,640	187,752
76 / 71	2036	0	4,047,640	0	0	0	119,250	259,537	64,609	272,093	4,089,725	162,980
77 / 72	2037	0	4,089,725	0	0	0	121,939	261,919	65,853	280,421	4,127,309	168,872
78 / 73	2038	0	4,127,309	0	0	0	124,698	269,467	68,622	207,126	4,245,726	93,078
79 / 74	2039	0	4,245,726	0	0	0	127,530	277,060	71,437	214,034	4,364,844	97,421
80 / 75	2040	0	4,364,844	0	0	150,000	130,434	292,412	76,549	255,660	4,605,482	136,415
81 / 76	2041	0	4,605,482	0	0	0	133,415	300,401	79,778	228,722	4,730,797	106,776
82 / 77	2042	0	4,730,797	0	0	0	136,472	308,388	83,101	236,530	4,856,026	111,814
83 / 78	2043	0	4,856,026	0	0	0	139,609	316,346	86,588	244,670	4,980,723	117,111
84 / 79	2044	0	4,980,723	0	0	0	142,827	324,249	90,166	253,158	5,104,475	122,682
85 / 80	2045	0	5,104,475	0	0	0	146,128	329,465	92,989	300,968	5,186,112	167,499
86 / 81	2046	0	5,186,112	0	0	0	149,515	337,056	96,604	271,251	5,304,827	134,713

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Recommended Plan using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Stock Opt Restricted Stock	Post Retirement Income	Investment Earnings	Taxes	Funds Used	Ending Portfolio Value	Retirement Cash Reserve
		Earmarked	Fund All Goals							All Goals		
87 / 82	2047	0	5,304,827	0	0	0	152,988	344,498	100,312	280,897	5,421,104	141,209
88 / 83	2048	0	5,421,104	0	0	0	156,552	351,752	104,106	290,969	5,534,332	148,051
89 / 84	2049	0	5,534,332	0	0	0	160,207	358,775	107,976	301,492	5,643,845	155,260
90 / 85	2050	0	5,643,845	0	0	0	163,955	362,589	110,766	356,564	5,703,059	206,932
Anthony's Plan Ends	2051	0	5,703,059	0	0	0	167,801	368,913	114,345	323,986	5,801,442	170,867
- / 87	2052	0	5,801,442	0	600,000	0	82,977	421,041	127,899	167,262	6,610,299	91,465
- / 88	2053	0	6,610,299	0	0	0	85,051	434,666	134,197	173,503	6,822,315	95,812
- / 89	2054	0	6,822,315	0	0	0	87,177	448,485	140,699	180,035	7,037,244	100,401
- / 90	2055	0	7,037,244	0	0	0	89,357	459,162	145,813	236,739	7,203,211	155,114
- / 91	2056	0	7,203,211	0	0	0	91,591	473,226	152,148	194,032	7,421,848	110,367
- / 92	2057	0	7,421,848	0	0	0	93,880	487,462	158,584	201,532	7,643,073	115,776
Denise's Plan Ends	2058	0	7,643,073	0	0	0	96,227	501,856	165,098	209,393	7,866,665	121,492

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Worksheet Detail - Combined Details

Scenario : Recommended Plan using Average Returns

Event or Ages	Year	Funds Used						Ending Portfolio Value	Retirement Cash Reserve
		Retirement	Health Care	Provide Care	College - Allison	Car / Truck	Allison's Wedding		
58 / 53	2018	0	0	0	24,610	0	0	2,056,285	0
59 / 54	2019	0	0	0	26,087	0	0	2,137,889	0
60 / 55	2020	0	0	0	27,652	0	0	2,222,586	0
61 / 56	2021	0	0	0	29,311	0	0	2,310,487	0
62 / 57	2022	0	0	0	0	0	0	2,434,227	0
63 / 58	2023	0	0	0	0	0	0	2,564,873	0
64 / 59	2024	0	0	0	0	0	0	2,702,828	0
65 / 60	2025	0	0	0	0	0	0	2,848,521	0
66 / 61	2026	0	0	0	0	0	0	3,002,404	0
67 / 62	2027	0	0	0	0	0	0	3,164,959	0
68 / 63	2028	0	0	0	0	0	0	3,336,695	0
69 / 64	2029	0	0	0	0	0	0	3,518,156	0
Anthony & Denise Retire	2030	134,489	26,142	0	0	26,898	0	3,582,775	132,634
71 / 66	2031	137,851	27,841	0	0	0	0	3,666,602	109,556
72 / 67	2032	141,297	29,650	0	0	0	14,130	3,775,992	85,099
73 / 68	2033	144,830	31,578	0	0	0	0	3,902,497	74,234
74 / 69	2034	148,451	33,630	0	0	0	0	4,031,951	77,654
75 / 70	2035	152,162	35,816	76,081	0	30,432	0	4,047,640	187,752
76 / 71	2036	155,966	38,144	77,983	0	0	0	4,089,725	162,980
77 / 72	2037	159,865	40,624	79,933	0	0	0	4,127,309	168,872
78 / 73	2038	163,862	43,264	0	0	0	0	4,245,726	93,078
79 / 74	2039	167,958	46,076	0	0	0	0	4,364,844	97,421
80 / 75	2040	172,157	49,071	0	0	34,431	0	4,605,482	136,415
81 / 76	2041	176,461	52,261	0	0	0	0	4,730,797	106,776
82 / 77	2042	180,873	55,658	0	0	0	0	4,856,026	111,814
83 / 78	2043	185,394	59,276	0	0	0	0	4,980,723	117,111
84 / 79	2044	190,029	63,129	0	0	0	0	5,104,475	122,682
85 / 80	2045	194,780	67,232	0	0	38,956	0	5,186,112	167,499

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Recommended Plan using Average Returns

| Event or Ages | Year | Funds Used | | | | | | Ending Portfolio Value | Retirement Cash Reserve |
		Retirement	Health Care	Provide Care	College - Allison	Car / Truck	Allison's Wedding		
86 / 81	2046	199,650	71,602	0	0	0	0	5,304,827	134,713
87 / 82	2047	204,641	76,256	0	0	0	0	5,421,104	141,209
88 / 83	2048	209,757	81,213	0	0	0	0	5,534,332	148,051
89 / 84	2049	215,001	86,492	0	0	0	0	5,643,845	155,260
90 / 85	2050	220,376	92,113	0	0	44,075	0	5,703,059	206,932
Anthony's Plan Ends	2051	225,885	98,101	0	0	0	0	5,801,442	170,867
- / 87	2052	115,766	51,496	0	0	0	0	6,610,299	91,465
- / 88	2053	118,660	54,843	0	0	0	0	6,822,315	95,812
- / 89	2054	121,627	58,408	0	0	0	0	7,037,244	100,401
- / 90	2055	124,667	62,204	0	0	49,867	0	7,203,211	155,114
- / 91	2056	127,784	66,248	0	0	0	0	7,421,848	110,367
- / 92	2057	130,979	70,554	0	0	0	0	7,643,073	115,776
Denise's Plan Ends	2058	134,253	75,140	0	0	0	0	7,866,665	121,492

x - denotes shortfall

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Worksheet Detail - Combined Details

Notes

• Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".

• Additions and withdrawals occur at the beginning of the year.

• Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.

• Stock Options and Restricted Stock values are after-tax.

• Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.

• Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.

• When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.

• Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.

• The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)

• Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.

• These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.

• Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.

• All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.

• When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

• The Retirement Cash Reserve is the total funding amount for the Cash Reserve at the beginning of each year. The Retirement Cash Reserve is funded from the Earmarked and Fund All Goals columns, and the Cash Reserve amount is included in both the Beginning and Ending Portfolio Values.

x - denotes shortfall

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

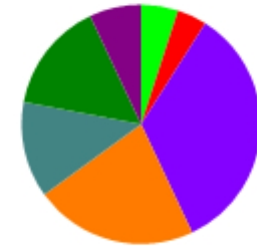# Worksheet Detail - Allocation Comparison

Scenario: Recommended Plan

These charts compare your Current Portfolio with the Target Portfolio you selected and show the allocation changes for you to consider.

Current Portfolio
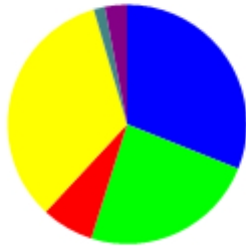
**Target Portfolio
Capital Growth II**

	Projected Returns	
4.72%	Total Return	**7.10%**
2.50%	Base Inflation Rate	**2.50%**
2.22%	Real Return	**4.60%**
7.68%	Standard Deviation	**18.02%**

	Bear Market Returns	
-14%	Great Recession	**-45%**
5%	Bond Bear Market	**12%**

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Target Amount	Increase / Decrease
$614,377	31%	Cash & Cash Alternatives	0%	$0	-$614,377
$470,622	24%	Short Term Bonds	5%	$98,883	-$371,739
$140,000	7%	Intermediate Term Bonds	4%	$79,107	-$60,893
$0	0%	Long Term Bonds	0%	$0	$0
$0	0%	Large Cap Value Stocks	34%	$672,406	$672,406
$0	0%	Large Cap Growth Stocks	22%	$435,087	$435,087
$663,734	34%	Mid Cap Stocks	0%	$0	-$663,734
$29,644	1%	Small Cap Stocks	13%	$257,097	$227,452
$0	0%	International Developed Stocks	15%	$296,650	$296,650
$59,288	3%	International Emerging Stocks	7%	$138,437	$79,148
$0	0%	Unclassified	0%	$0	$0
$1,977,666				**$1,977,666**	**$0**

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Worksheet Detail - Bear Market Test

Bear Market Test for Recommended Plan

Likelihood of Reaching Goals After Loss of 45% - Using All Assets to Fund Goals by Importance

Needs Only	Needs & Wants Only	Needs, Wants, & Wishes
62%	**52%**	**51%**
Probability of Success	Probability of Success	Probability of Success
Below Confidence Zone	**Below Confidence Zone**	**Below Confidence Zone**

Goals

Needs

	Needs Only	Needs & Wants Only	Needs, Wants, & Wishes
10 - Retirement - Basic Living Expense	☑	☑	☑
10 - Health Care	☑	☑	☑
10 - Provide Care	☑	☑	☑
Wants			
7 - College - Allison		☑	☑
7 - Car / Truck		☑	☑
Wishes			
3 - Allison's Wedding			☑

This test assumes your investment allocation matches the Capital Growth II portfolio. If your investments suffered a loss of 45% this year, your portfolio value would be reduced by $889,950. This is the approximate loss sustained by a portfolio with a similar percentage of stocks, bonds, cash, and alternative during the Great Recession, which lasted from November 2007 through February 2009. These results show the likelihood you would be able to fund your Needs, Wants and Wishes after experiencing this loss.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Concentrated Position Test

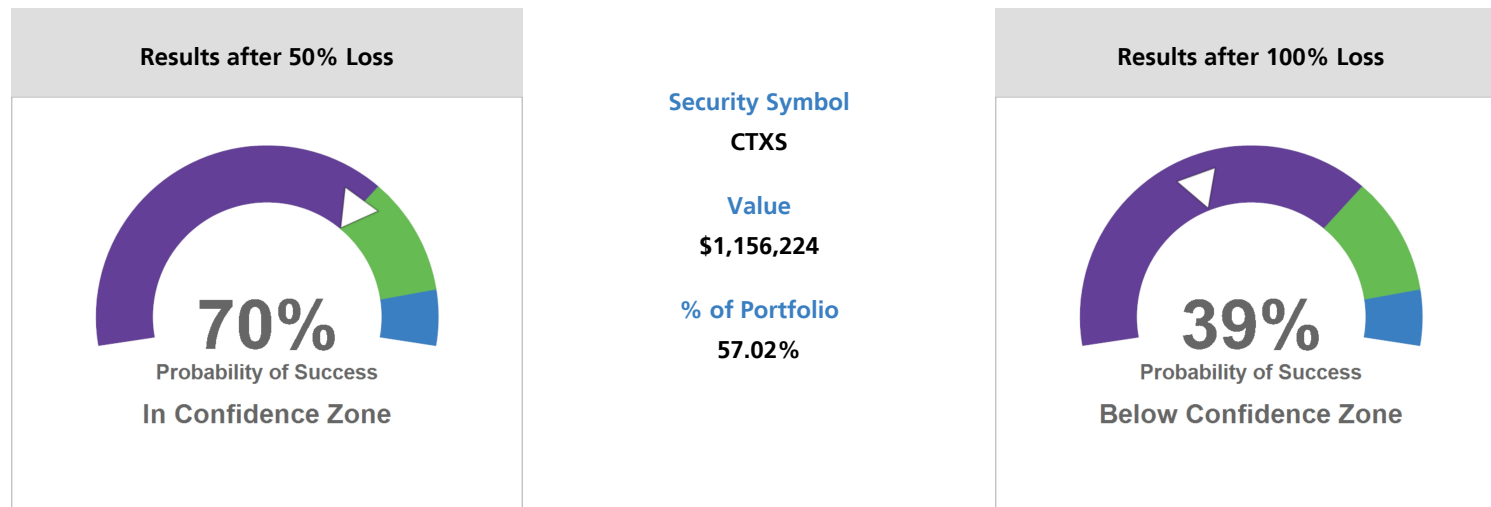## Concentrated Position Test for Recommended Plan

Are You Taking a Greater Risk Than You Realize?

When you have over 10% of your portfolio invested in single securities (i.e. stocks, including restricted stock and stock options, or bonds), it is treated in this analysis as a Concentrated Position. The information you provided indicates you have a Concentrated Position, as shown below.

Holding a Concentrated Position subjects you to investment risk that is not reflected in the volatility assumptions used in your Plan. While the returns for a well-diversified portfolio will usually move up and down with the economy and market in general, your investment in any single stock or bond could suddenly lose most, or even all, of its value, often with little or no warning, due to factors unique to that specific security. The purpose of this analysis is to demonstrate what it would mean to your Plan if a security in which you have a Concentrated Position suddenly lost 50% or 100% of its value. Could you still attain your Goals, or are you putting your future at risk?

While included in the Concentrated Position, values entered as a cash receipt schedule are considered to have lost all value and are excluded from these results.

You have $1,156,224 invested in CTXS. If it suffered a major loss, how would it affect the Probability of Success for your Goals?

Results after 50% Loss		Results after 100% Loss
70%	**Security Symbol**	**39%**
Probability of Success	**CTXS**	Probability of Success
In Confidence Zone	**Value**	Below Confidence Zone
	$1,156,224	
	% of Portfolio	
	57.02%	

Additional Employment Risk

If you have a Concentrated Position in the stock of the company where you are employed, you have even more risk. If your employer gets into trouble, not only will the value of your stock fall, you also could lose your source of income.

Additional Concentration

Individual securities positions held within mutual funds or variable annuity subaccounts are not considered in this analysis. If you own mutual funds or subaccounts containing this security, your concentrated position and risk of loss are higher than indicated in this analysis.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.
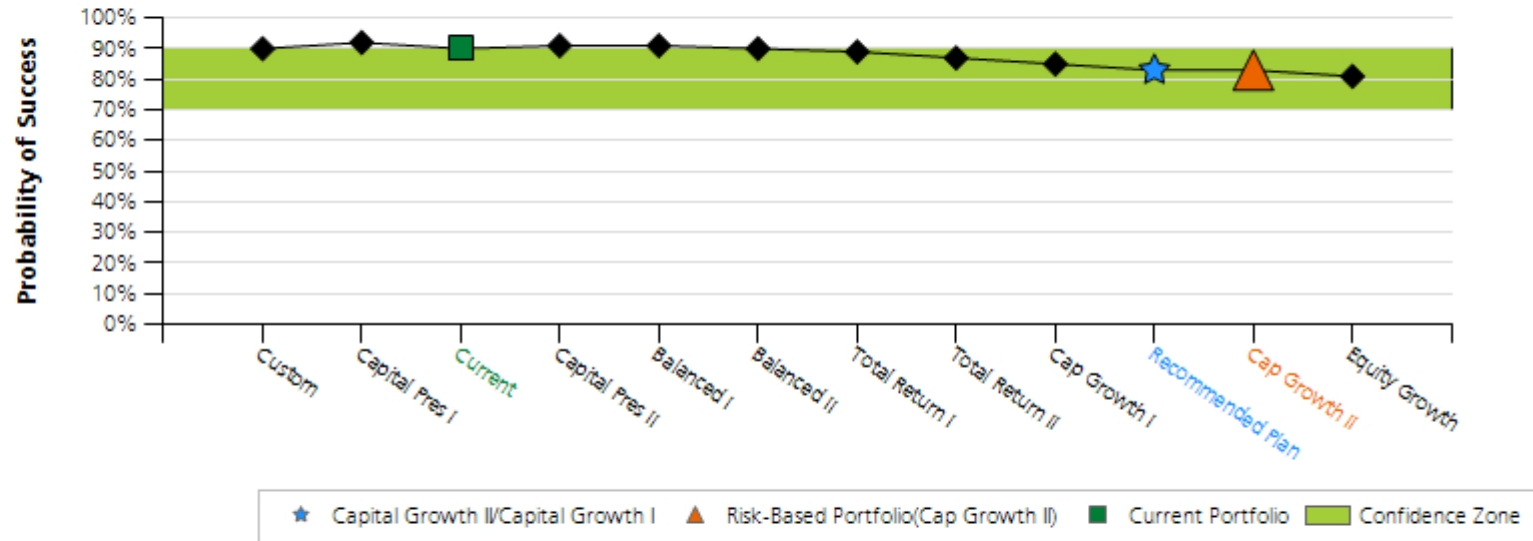
Worksheet Detail - Risk/Reward

Risk / Reward for Recommended Plan

Risk Based Portfolio	Portfolio used in Recommended Plan	Both before and during Retirement with same portfolio	Results		Bear Market Loss	
			Probability of Success	Safety Margin (Current Dollars)	Great Recession Return	Bond Bear Market Return
		Custom	90%	$722,840	-4%	-1%
		Capital Preservation I	92%	$736,914	-4%	-2%
		Current	90%	$957,377	-14%	5%
		Capital Preservation II	91%	$1,026,238	-10%	1%
		Balanced I	91%	$1,206,909	-15%	2%
		Balanced II	90%	$1,473,858	-21%	4%
		Total Return I	89%	$1,768,112	-26%	6%
		Total Return II	87%	$2,214,320	-33%	9%
		Capital Growth I	85%	$2,687,190	-39%	11%
	→	Capital Growth II/Capital Growth I	83%	$2,858,329	-45%/-39%	12%/11%
→		Capital Growth II	83%	$3,178,112	-45%	12%
		Equity Growth	81%	$3,686,416	-51%	15%

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Worksheet Detail - Risk/Reward

Risk / Reward for Recommended Plan

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Prepared for : Anthony and Denise Martin

Company: Advisor Firm Name

Prepared by: Advisor Name

03/08/2018

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Worksheet Detail - Social Security Analysis

Social Security Analysis for Recommended Plan

Social Security Strategy	Selected Strategy	As Soon As Possible	At Retirement	At FRA	At Age 70	Anthony begins at age 70 and Denise begins at FRA
Start age						
Anthony	67	62	70	67	70	70
Denise	67	62	65	67	70	67
First year benefit in current dollars						
Anthony	$35,838	$0	$44,439	$35,838	$44,439	$44,439
Denise	$35,270	$0	$30,568	$35,270	$43,735	$35,270
Total lifetime benefit in current dollars	$1,852,224	$1,345,935	$1,961,223	$1,852,224	$2,032,235	$1,994,142
Probability of success	83%	76%	87%	83%	89%	88%
Break Even Point						
Anthony	67	N/A	72	67	77	74
Denise	62	N/A	67	62	72	69

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Worksheet Detail - Social Security Analysis

Social Security Analysis for Recommended Plan

Selected Strategy:

This is the strategy you selected.

At FRA:

You apply for and begin retirement benefits at your Full Retirement Age (FRA), which is determined by your date of birth. If the retirement age you specified is after your FRA, we assume you will begin benefits at FRA, and we will adjust the benefit for inflation until your retirement age.

At Retirement:

You apply for and begin retirement benefits at the retirement age shown. The benefit is automatically adjusted to account for excess earnings from part-time work and/or taking benefits prior to your FRA, if either is applicable.

As soon as possible:

You apply for and begin benefits at the later of your current age or age 62. The benefit is automatically adjusted to account for excess earnings from part-time work, if applicable, and taking benefits prior to your FRA. If you are age 62 or older, this option is not available.

At age 70:

You apply for and begin benefits at age 70.

(Higher Wage Earner) begins at age 70 and (Lower Wage Earner) begins at FRA:

This strategy is available only if you are married. The higher wage earner applies for and begins benefits at age 70. The lower wage earner applies for and begins benefits at his/her FRA. The higher/lower wage earners are determined based on the employment incomes you specified.

(Higher Wage Earner) files/suspends and (Lower Wage Earner) restricted application:

This strategy is available only if you are married and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. The higher wage earner applies for and suspends taking benefits until age 70. The higher wage earner can file at or after his/her FRA, at which time the spouse (the lower wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

The lower wage earner makes a restricted application at his/her FRA. Restricted application allows the account holder to apply only for the "spousal benefit" s/he would be due under dual entitlement rules. At any age beyond his/her FRA, the lower wage earner can apply for and receive benefits based on his/her own work history.

After April 30, 2016, you (or your spouse) can still file and suspend your benefits upon reaching your FRA; but this strategy (that allowed your spouse to receive spousal benefits for the same period that the benefits are suspended) has been discontinued by the Social Security Administration.

(Lower Wage Earner) files/suspends and (Higher Wage Earner) restricted application:

This strategy is available only if you are married and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. The lower wage earner applies for and suspends taking benefits until age 70. The lower wage earner can file at or after his/her FRA, at which time the spouse (the higher wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

The higher wage earner makes a restricted application at his/her FRA. Restricted application allows the account holder to apply only for the "spousal benefit" s/he would be due under dual entitlement rules. At any age beyond his/her FRA, the higher wage earner can apply for and receive benefits based on his/her own work history.

After April 30, 2016, you (or your spouse) can still file and suspend your benefits upon reaching your FRA; but this strategy (that allowed your spouse to receive spousal benefits for the same period that the benefits are suspended) has been discontinued by the Social Security Administration.

Maximized Benefits:

This is the strategy that provides the highest estimate of lifetime Social Security income, assuming you live to the age(s) shown on the Detailed Results page.

Total Lifetime Benefit:

The total estimate of benefits you and your co-client, if applicable, would receive in your lifetime, assuming you live to the age(s) shown on the Detailed Results page. This amount is in current (non-inflated) dollars.

Break Even Point:

The age(s) at which this strategy would provide benefits equivalent to the "As Soon As Possible" strategy. If you live longer than the "break even" age for a strategy, your total lifetime benefits using that strategy would be greater than the lifetime benefits of the "As Soon As Possible" strategy. If you are older than age 62 and the "As Soon As Possible" strategy is not shown, the break even comparison uses the strategy that begins at the earliest age(s) as the baseline for comparison.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.