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Frank and Jane Hamilton

Goal Planning
November 24, 2021

Sample

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Disclaimer

The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer’s books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes

Sample

comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

Client(s): _____ _____
Frank Hamilton Date

_____ _____
Jane Hamilton Date

Advisor: _____ _____
Richard W. Stout III, CFP®, MBA, MPAS Date

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Profile

Client Information	Frank Hamilton	Jane Hamilton
Date of Birth	6/1/1964 (Age 57)	3/20/1965 (Age 56)
Gender	Male	Female
Marital Status	Married	Married
Annual Before-Tax Income	$300,000	$68,000
Retirement Age	65	65
Life Expectancy	100	100

Children	Relationship	Date of Birth
Peter Hamilton	Son	7/1/1998 (Age 23)
Mary Beth Hamilton	Daughter	4/20/2002 (Age 19)
Lucas Hamilton	Son	2/1/2004 (Age 17)

Extended Family	Relationship	Date of Birth
Elaine Grafton	Mother	10/1/1934 (Age 87)
Stephanie Hamilton	Mother	4/28/1937 (Age 84)

Contact Information

Frank Hamilton

rwstout@comcast.net

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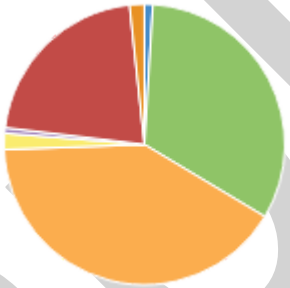
Net Worth Summary

Total Net Worth	**$5,128,320**
Frank	**$2,002,075**
Jane	**$758,431**
Joint - ROS	**$2,367,814**

Assets by Type



Cash Alternatives	0.97%
Taxable Investments	32.62%
Qualified Retirement	40.85%
Roth IRAs	1.84%
Life Insurance	0.63%
Real Estate	21.39%
Personal Property	1.69%

Assets	Frank	Jane	Joint - ROS	Total
Cash Account at Liberty Bank	--	--	$45,000	$45,000
Every Day Checking	--	--	$9,365	$9,365
Frank and Jane Joint Investment Account	--	--	$1,829,834	$1,829,834
Frank's 401K	$1,966,575	--	--	$1,966,575
Jane's 403B	--	$325,000	--	$325,000
Jane's Roth IRA (converted)	--	$103,431	--	$103,431
Whole Life Policy on Frank	$35,500	--	--	$35,500
Home	--	--	$850,000	$850,000
Vacation Mountain Home	--	$350,000	--	$350,000

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Assets	Frank	Jane	Joint - ROS	Total
Cars	--	--	$60,000	$60,000
Jewelry	--	$35,000	--	$35,000
Total Assets	**$2,002,075**	**$813,431**	**$2,794,199**	**$5,609,705**

Liabilities	Frank	Jane	Joint - ROS	Total
Mortgage on Home	--	--	($426,385)	($426,385)
Jane's car loan	--	($55,000)	--	($55,000)
Total Liabilities	**--**	**($55,000)**	**($426,385)**	**($481,385)**

Sample

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Income, Salaries & Bonuses

Frank's Earnings

Amount: $300,000	Starts: Active
Owner: Frank Hamilton	Ends: Client's Retirement (age 65 in 2029)

Jane's salary

Amount: $68,000	Starts: Active
Owner: Jane Hamilton	Ends: Spouse's Retirement (age 65 in 2030)

Social Security

Frank's Social Security

Estimated From Income	Start Collecting at: Age 70
Years Employed: 35	Last Year Employed: 2020
Highest Salary Earned: $300,000	

Jane's Social Security

Full Retirement Age Amount	Start Collecting at: Full Retirement Age
Retirement Benefit: $14,688	Disability Benefit: $12,348
Surviving Child Benefit: $9,780	

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Benefit Options

Exclude All Spousal Benefits: No

Restricted Spousal Benefit: Spouse

Currently Filed & Suspended: No

Income, Deferred

Jane's Hospital Pension

Amount: $12,000

Starts: When Jane is 65 (2030)

Owner: Jane Hamilton

Ends: At Second Death (2065)

Income, Other

Other Income 1

Amount: $0

Starts: Active

Ends: Client's Retirement (age 65 in 2029)

Savings, Contributions & Transfers

Name	Destination	Starts	Ends	Amount
529 Plan for Lucas: Client/Spouse Contribution	529 Plan for Lucas	Year 2014	After 3 Years	$8,000 per year
529 Plan for Mary Beth: Client/Spouse Contribution	529 Plan for Mary Beth	Year 2014	After 1 Years	$6,000 per year
Frank and Jane Joint Investment Account: Annual Contribution	Frank and Jane Joint Investment Account	Active	Client's Retirement (age 65 in 2029)	$25,000 per year

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Sample

Name	Destination	Starts	Ends	Amount
Frank's 401K: Employer Contribution	Frank's 401K	Active	Client's Retirement (age 65 in 2029)	100.0% of employee contribution, up to 4.0% of salary
Frank's 401K: Pre-Tax Contribution	Frank's 401K	Active	Client's Retirement (age 65 in 2029)	Maximum
Jane's 403B: Employer Contribution	Jane's 403B	Active	Spouse's Retirement (age 65 in 2030)	50.0% of employee contribution, up to 5.0% of salary
Jane's 403B: Pre-Tax Contribution	Jane's 403B	Active	Spouse's Retirement (age 65 in 2030)	7.0% of salary

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Mortgages

Mortgage on Home

Type: Mortgage	Property: Home
Institution:	Original Loan Amount: $600,000
Current Balance: $426,385 as of 10/22/2014	Date of Loan: 8/21/2005
Interest Rate: 4.000%	Term: 20 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: $3,636	

Loans

Jane's car loan

Type: Credit Card	Institution:
Original Loan Amount: $75,000	Current Balance: $55,000 as of 11/24/2021
Date of Loan: 10/22/2018	Interest Rate: 4.320%
Number of Payments: 120	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: $54

Living Expenses

Sample

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Current Amount (today-64): $140,000	Retirement Amount (age 65-89): $155,000
Advanced Years Amount (age 90-100): 140,000	

Living Expense Details

No Expense Details have been defined

Liquidation Strategy

Liquidation Priority

No Liquidation Priority information has been defined

Expenses, Education

College for Lucas

Amount: $61,545	Treat As: Normal Expense
Starts: Year 2022	Ends: Year 2026
Indexed At: Custom (5.00%)	
Institution: Marist College	Tuition: $42,500
Room and Board: 15,920	Books and Supplies: $1,125

Sample

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Other Expenses: 2,000	Grants: $0
Scholarships: 0	Other Outside Funds: $0

College for Mary Beth

Amount: $75,002	Treat As: Normal Expense
Starts: Year 2020	Ends: Year 2024
Indexed At: Custom (5.00%)	

Institution: Boston University	Tuition: $55,892
Room and Board: 16,160	Books and Supplies: $1,000
Other Expenses: 1,950	Grants: $0
Scholarships: 0	Other Outside Funds: $0

Expenses, Other

Annual Retirement Travel Budget

Amount: $15,000	Treat As: Normal Expense
Starts: Client's Retirement (age 65 in 2029)	Ends: After 10 Years
Pre Retirement Index: Custom (3.00%)	Post Retirement Index: Custom (3.00%)
Expense Type: Travel	Tax Treatment:

Sample

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Charitable Giving

Amount: $20,000	Treat As: Normal Expense
Starts: Client's Retirement (age 65 in 2029)	Ends: At Second Death (2065)
Pre Retirement Index: Custom (3.00%)	Post Retirement Index: Custom (3.00%)
Expense Type: Other	Tax Treatment:

Frank's Car Replacement

Amount: $75,000	Treat As: Normal Expense
Starts: Client's Retirement (age 65 in 2029)	Ends: Client's Retirement (age 65 in 2029)
Pre Retirement Index: Custom (3.00%)	Post Retirement Index: Custom (3.00%)
Expense Type: Other	Tax Treatment:

Landscaping for both homes

Amount: $18,000	Treat As: Normal Expense
Starts: Client's Retirement (age 65 in 2029)	Ends: At Second Death (2065)
Pre Retirement Index: Custom (3.00%)	Post Retirement Index: Custom (3.00%)
Expense Type: Home Improvement	Tax Treatment:

Medicare Supplemental for Frank

Amount: $3,800	Treat As: Normal Expense

Sample

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Starts: When Frank is 65 (2029)	Ends: Client's Death (age 100 in 2064)
Pre Retirement Index: Custom (10.00%)	Post Retirement Index: Custom (10.00%)
Expense Type: Qualified Medical Expense	Tax Treatment:

Medicare Supplemental for Jane

Amount: $3,500	Treat As: Normal Expense
Starts: When Jane is 65 (2030)	Ends: Spouse's Death (age 100 in 2065)
Pre Retirement Index: Custom (10.00%)	Post Retirement Index: Custom (10.00%)
Expense Type: Qualified Medical Expense	Tax Treatment:

Real Estate Taxes

Amount: $13,000	Treat As: Normal Expense
Starts: Year 2021	Ends: At Second Death (2065)
Pre Retirement Index: Custom (3.00%)	Post Retirement Index: Custom (3.00%)
Expense Type: Other	Tax Treatment:

Sample

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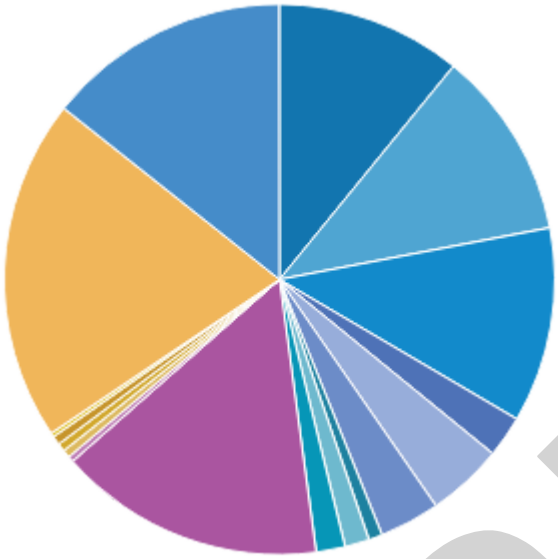
All Assets - Current Allocation

(8.36% blended rate)



Large Growth	10.90%
Large Value	11.09%
Large Blend	11.46%
Mid Growth	2.44%
Mid Value	4.47%
Mid Blend	3.55%
Small Growth	0.81%
Small Value	1.43%
Small Blend	1.71%
International	15.65%
Emerg Mkts	0.34%
Sht Trm Mun	0.47%
Int Trm Mun	0.47%
Long Trm Mun	0.53%
Hgh Yld Bnd	0.25%
Inv Grd Bnd	20.12%
Other	14.31%

	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
All Assets - Current Allocation																		
529 Plan for Lucas	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$54,936	$54,936
529 Plan for Mary Beth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	124,260	124,260

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	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
Cash Account at Liberty Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,000	45,000
Every Day Checking	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,365	9,365
Frank and Jane Joint Investment Account	299,844	292,353	339,765	67,183	88,556	97,078	25,384	49,944	55,207	159,330	13,163	20	40	911	4,055	143,128	189,563	1,825,524
Frank's 401K	189,691	108,198	174,963	42,219	40,844	62,248	11,193	14,138	21,404	457,732	2,160	196	196	2,160	7,069	648,405	183,756	1,966,572
Jane's 403B	0	97,500	0	0	71,500	0	0	0	0	65,000	0	0	0	0	0	91,000	0	325,000
Jane's Roth IRA (converted)	0	0	0	0	0	0	0	0	0	20,686	0	20,686	20,686	20,686	0	20,686	0	103,430
Whole Life Policy on Frank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,500	35,500
Totals	489,535	498,051	514,728	109,402	200,900	159,326	36,577	64,082	76,611	702,748	15,323	20,902	20,922	23,757	11,124	903,219	642,380	4,489,587

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	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
All Assets	10.90%	11.09%	11.46%	2.44%	4.47%	3.55%	0.81%	1.43%	1.71%	15.65%	0.34%	0.47%	0.47%	0.53%	0.25%	20.12%	14.31%	100.00%

Excluded Holdings

The following holdings were excluded from asset allocation:

Holding Name	Asset Name	Market Value	Asset Class
Cash Balance	Frank and Jane Joint Investment Account	$4,312	Cash

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

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

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

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

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

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

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

Sample

Retirement

- Frank and Jane would both like to retire at 65. They estimated that they would need $155,000 in today's terms.

Education

- $75,002 is needed from 2020 to 2024 for College for Mary Beth.
- $61,545 is needed from 2022 to 2026 for College for Lucas.

Other

- $18,000 is needed from Frank's Retirement until Second Death for Landscaping for both homes.
- $20,000 is needed from Frank's Retirement until Second Death for Charitable Giving.
- $75,000 is needed at Frank's Retirement for Frank's Car Replacement .
- $15,000 is needed from Frank's Retirement for 10 years for Annual Retirement Travel Budget.
- $3,800 is needed when Frank is 65 until Frank's Death for Medicare Supplemental for Frank.
- $3,500 is needed when Jane is 65 until Jane's Death for Medicare Supplemental for Jane.
- $13,000 is needed from 2021 until Second Death for Real Estate Taxes .

Sample

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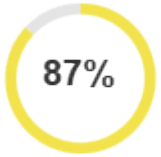
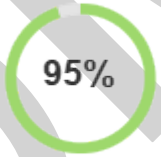
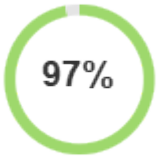
Goal Analysis

YOUR GOALS	Current Situation	Retire Early, No Downsizing	Retire Early, Downsize	Delay retirement and Soc Security
Probability of Success 90% - 100% 76% - 89% 0% - 75%	 Probability of Success	 Probability of Success	 Probability of Success	 Probability of Success
LIFESTYLE				
Income	**$368,000**	**$368,000**	**$368,000**	**$368,000**
Expenses	**$416,086**	**$416,086**	**$416,086**	**$416,086**
Savings	**$55,760**	**$55,760**	**$55,760**	**$55,760**
RETIREMENT	87%	57%	95%	97%
Retirement Ages	65/65	62/62	65/65	67/67
Living Expenses	$155,000 / year	$155,000 / year	$155,000 / year	$100,000 / year
LANDSCAPING FOR BOTH HOMES	89%	59%	95%	98%
Years	2029 - 2065	2026 - 2065	2029 - 2065	2031 - 2065
Annual Cost	$18,000 / year	$18,000 / year	$8,000 / year	$18,000 / year
CHARITABLE GIVING	88%	59%	95%	98%
Years	2029 - 2065	2026 - 2065	2029 - 2065	2031 - 2065
Annual Cost	$20,000 / year	$20,000 / year	$20,000 / year	$20,000 / year
FRANK'S CAR REPLACEMENT	100%	100%	100%	100%
Year	2029	2026	2029	2031

Sample

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YOUR GOALS	Current Situation	Retire Early, No Downsizing	Retire Early, Downsize	Delay retirement and Soc Security
Annual Cost	$75,000	$75,000	$75,000	$75,000
ANNUAL RETIREMENT TRAVEL BUDGET	100%	100%	100%	100%
Years	2029 - 2038	2026 - 2035	2029 - 2038	2031 - 2040
Annual Cost	$15,000 / year	$15,000 / year	$15,000 / year	$15,000 / year
MEDICARE SUPPLEMENTAL FOR FRANK	89%	60%	96%	98%
Years	2029 - 2064	2029 - 2064	2029 - 2064	2029 - 2064
Annual Cost	$3,800 / year	$3,800 / year	$3,800 / year	$3,800 / year
MEDICARE SUPPLEMENTAL FOR JANE	88%	58%	95%	97%
Years	2030 - 2065	2030 - 2065	2030 - 2065	2030 - 2065
Annual Cost	$3,500 / year	$3,500 / year	$3,500 / year	$3,500 / year
REAL ESTATE TAXES	88%	58%	95%	97%
Years	2021 - 2065	2021 - 2065	2021 - 2065	2021 - 2065
Annual Cost	$13,000 / year	$13,000 / year	$13,000 / year	$13,000 / year
COLLEGE FOR MARY BETH	100%	100%	100%	100%
Years	2021 - 2024	2021 - 2024	2021 - 2024	2021 - 2024
School	Boston University	Boston University	Boston University	Boston University
Annual Cost	$75,002 / year	$75,002 / year	$75,002 / year	$75,002 / year
COLLEGE FOR LUCAS	100%	100%	100%	100%
Years	2022 - 2026	2022 - 2026	2022 - 2026	2022 - 2026
School	Marist College	Marist College	Marist College	Marist College
Annual Cost	$61,545 / year	$61,545 / year	$61,545 / year	$61,545 / year

Sample

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This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report.

Sample

Landscaping for both homes

Years	**2029 - 2065**
Annual Cost	**$18,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$1,509,034**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Charitable Giving

Years	**2029 - 2065**
Annual Cost	**$20,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$1,676,606**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Frank's Car Replacement

Year	**2029**
Annual Cost	**$75,000**
Estimated Growth Rate	**3.00%**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At

Sample

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Total Cost	**$95,008**

Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Annual Retirement Travel Budget

Years	**2029 - 2038**
Annual Cost	**$15,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$217,830**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Medicare Supplemental for Frank

Years	**2029 - 2064**
Annual Cost	**$3,800**
Estimated Growth Rate	**10.00%**
Total Cost	**$2,436,856**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Medicare Supplemental for Jane

Sample

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Years	**2030 - 2065**
Annual Cost	**$3,500**
Estimated Growth Rate	**10.00%**
Total Cost	**$2,469,063**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Real Estate Taxes

Years	**2021 - 2065**
Annual Cost	**$13,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$1,205,436**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

College for Mary Beth

Years	**2021 - 2024**
Annual Cost	**$75,002**
Estimated Growth Rate	**5.00%**
Total Cost	**$323,270**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
529 Plan for Mary Beth	$124,260	4.92%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Sample

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College for Lucas

Years	**2022 - 2026**
Annual Cost	**$61,545**
Estimated Growth Rate	**5.00%**
Total Cost	**$357,080**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
529 Plan for Lucas	$54,936	4.92%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Sample

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Landscaping for both homes

Years	**2026 - 2065**
Annual Cost	**$18,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$1,573,532**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Charitable Giving

Years	**2026 - 2065**
Annual Cost	**$20,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$1,748,272**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Frank's Car Replacement

Year	**2026**
Annual Cost	**$75,000**
Estimated Growth Rate	**3.00%**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At

Sample

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Total Cost	**$86,946**

Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Annual Retirement Travel Budget

Years	**2026 - 2035**
Annual Cost	**$15,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$199,344**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Medicare Supplemental for Frank

Years	**2029 - 2064**
Annual Cost	**$3,800**
Estimated Growth Rate	**10.00%**
Total Cost	**$2,436,856**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Medicare Supplemental for Jane

Sample

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Years	**2030 - 2065**
Annual Cost	**$3,500**
Estimated Growth Rate	**10.00%**
Total Cost	**$2,469,063**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Real Estate Taxes

Years	**2021 - 2065**
Annual Cost	**$13,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$1,205,436**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

College for Mary Beth

Years	**2021 - 2024**
Annual Cost	**$75,002**
Estimated Growth Rate	**5.00%**
Total Cost	**$323,270**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
529 Plan for Mary Beth	$124,260	4.92%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Sample

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College for Lucas

Years	**2022 - 2026**
Annual Cost	**$61,545**
Estimated Growth Rate	**5.00%**
Total Cost	**$357,080**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
529 Plan for Lucas	$54,936	4.92%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Sample

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Landscaping for both homes

Years	**2029 - 2065**
Annual Cost	**$8,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$670,648**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Charitable Giving

Years	**2029 - 2065**
Annual Cost	**$20,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$1,676,606**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Frank's Car Replacement

Year	**2029**
Annual Cost	**$75,000**
Estimated Growth Rate	**3.00%**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At

Sample

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Total Cost	**$95,008**

Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Annual Retirement Travel Budget

Years	**2029 - 2038**
Annual Cost	**$15,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$217,830**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Medicare Supplemental for Frank

Years	**2029 - 2064**
Annual Cost	**$3,800**
Estimated Growth Rate	**10.00%**
Total Cost	**$2,436,856**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Medicare Supplemental for Jane

Sample

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Years	**2030 - 2065**
Annual Cost	**$3,500**
Estimated Growth Rate	**10.00%**
Total Cost	**$2,469,063**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Real Estate Taxes

Years	**2021 - 2065**
Annual Cost	**$13,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$1,205,436**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

College for Mary Beth

Years	**2021 - 2024**
Annual Cost	**$75,002**
Estimated Growth Rate	**5.00%**
Total Cost	**$323,270**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
529 Plan for Mary Beth	$124,260	4.92%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Sample

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College for Lucas

Years	**2022 - 2026**
Annual Cost	**$61,545**
Estimated Growth Rate	**5.00%**
Total Cost	**$357,080**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
529 Plan for Lucas	$54,936	4.92%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Sample

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Landscaping for both homes

Years	**2031 - 2065**
Annual Cost	**$18,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$1,462,746**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Charitable Giving

Years	**2031 - 2065**
Annual Cost	**$20,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$1,625,174**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Frank's Car Replacement

Year	**2031**
Annual Cost	**$75,000**
Estimated Growth Rate	**3.00%**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At

Sample

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Total Cost	**$100,794**

Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Annual Retirement Travel Budget

Years	**2031 - 2040**
Annual Cost	**$15,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$231,098**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Medicare Supplemental for Frank

Years	**2029 - 2064**
Annual Cost	**$3,800**
Estimated Growth Rate	**10.00%**
Total Cost	**$2,436,856**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Medicare Supplemental for Jane

Sample

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Years	**2030 - 2065**
Annual Cost	**$3,500**
Estimated Growth Rate	**10.00%**
Total Cost	**$2,469,063**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Real Estate Taxes

Years	**2021 - 2065**
Annual Cost	**$13,000**
Estimated Growth Rate	**3.00%**
Total Cost	**$1,205,436**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
Frank and Jane Joint Investment Account	$1,829,834	7.24%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

College for Mary Beth

Years	**2021 - 2024**
Annual Cost	**$75,002**
Estimated Growth Rate	**5.00%**
Total Cost	**$323,270**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
529 Plan for Mary Beth	$124,260	4.92%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Sample

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College for Lucas

Years	**2022 - 2026**
Annual Cost	**$61,545**
Estimated Growth Rate	**5.00%**
Total Cost	**$357,080**

Dedicated Funding	Current Value	Grows At	Max Funding	Indexed At
529 Plan for Lucas	$54,936	4.92%	Use 100%	--

This analysis also assumes that Other Portfolio Assets are available to fund the goal.

Sample

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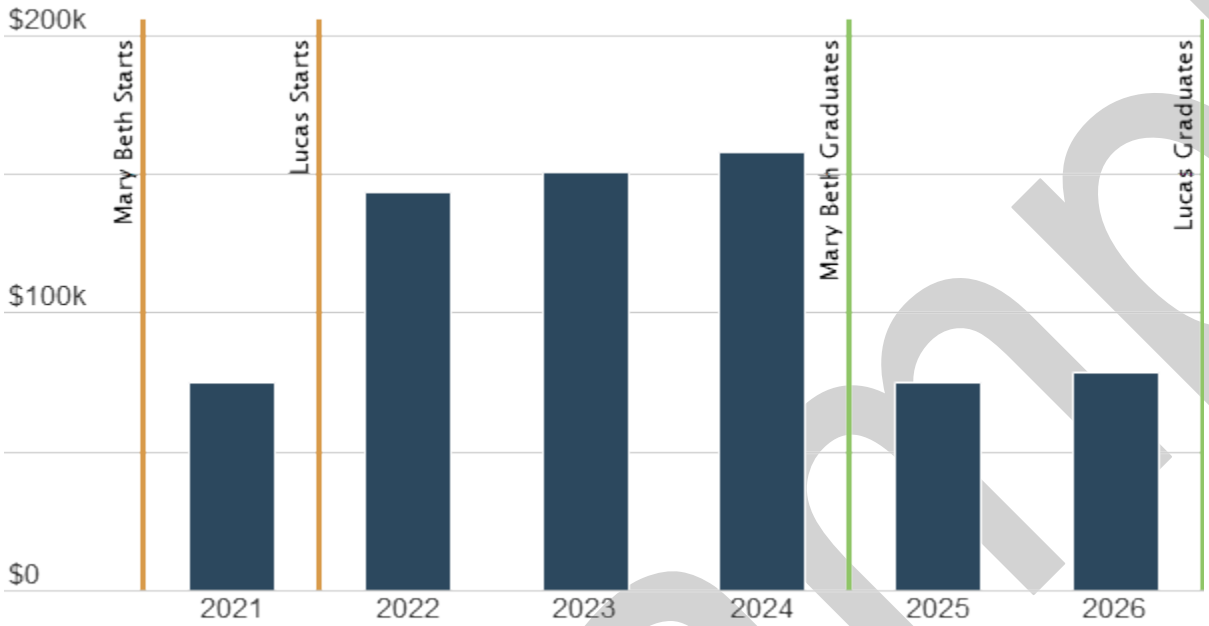
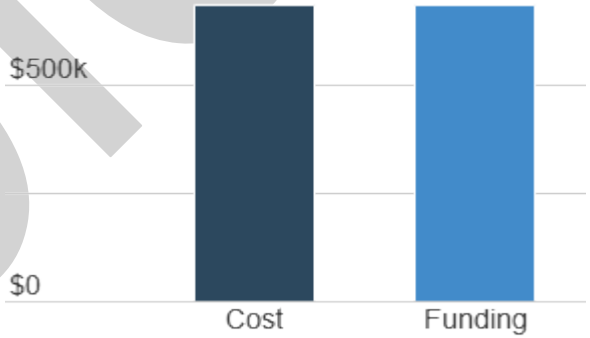
All Education Goals



Needs Summary



Total Needs	$680,350
Total Funding	$680,350

Details	Mary Beth	Lucas
Education Years	2021 - 2024	2022 - 2026
Annual Cost (Today's Value)	$75,002	$61,545
Annual Cost (Future Value)	$75,002	$64,622
Total Cost	$323,270	$357,080

Sample

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Mary Beth Hamilton's Education Goal

Boston University

Boston, MA
Out-of-State

Years	**2021 - 2024**
Annual Cost (Today's Value)	**$75,002**
Cost Grows at	**5.00%**
Annual Cost (Future Value)	**$75,002**

Funding

Dedicated Funding	**$124,260**
Annual Contributions	**$0 / year**
Growth	**$8,838**
Outside Funding	**$0**
Dedicated Funding Used	**$133,098**
Other Portfolio Assets Used	**$190,172**

Sample

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Options for Meeting Education Needs

This goal is projected to be fully funded. No additional savings are required to achieve it.

Education Goal Summary

Total 4-Year Cost	**$323,270**
Total Funding	**$323,270**

Sample

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Lucas Hamilton's Education Goal

Marist College

Poughkeepsie, NY
Out-of-State

Years	**2022 - 2026**
Annual Cost (Today's Value)	**$61,545**
Cost Grows at	**5.00%**
Annual Cost (Future Value)	**$64,622**

Funding

Dedicated Funding	**$54,936**
Annual Contributions	**$0 / year**
Growth	**$5,539**
Outside Funding	**$0**
Dedicated Funding Used	**$60,475**
Other Portfolio Assets Used	**$296,605**

Sample

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Options for Meeting Education Needs

This goal is projected to be fully funded. No additional savings are required to achieve it.

Education Goal Summary

Total 5-Year Cost	**$357,080**
Total Funding	**$357,080**

Sample

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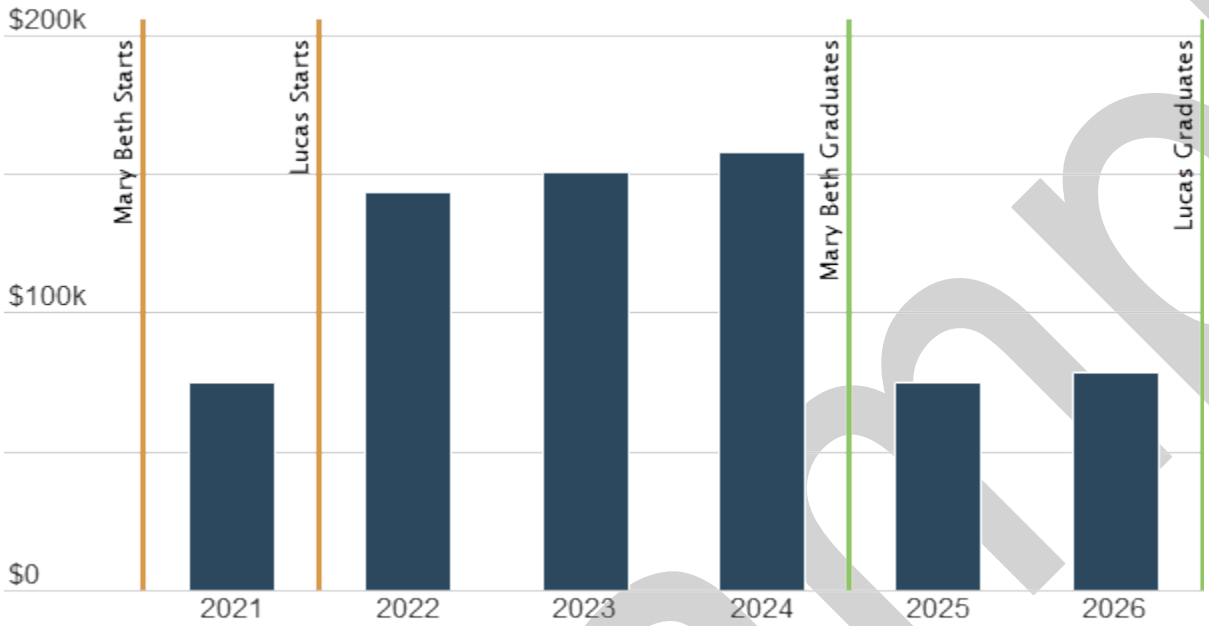
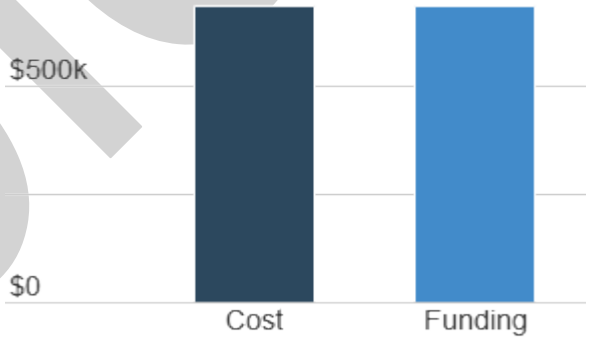
All Education Goals



Needs Summary



Total Needs	$680,350
Total Funding	$680,350

Details	Mary Beth	Lucas
Education Years	2021 - 2024	2022 - 2026
Annual Cost (Today's Value)	$75,002	$61,545
Annual Cost (Future Value)	$75,002	$64,622
Total Cost	$323,270	$357,080

Sample

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Mary Beth Hamilton's Education Goal

Boston University

Boston, MA
Out-of-State

Years	**2021 - 2024**
Annual Cost (Today's Value)	**$75,002**
Cost Grows at	**5.00%**
Annual Cost (Future Value)	**$75,002**

Funding

Dedicated Funding	**$124,260**
Annual Contributions	**$0 / year**
Growth	**$8,838**
Outside Funding	**$0**
Dedicated Funding Used	**$133,098**
Other Portfolio Assets Used	**$190,172**

Sample

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Options for Meeting Education Needs

This goal is projected to be fully funded. No additional savings are required to achieve it.

Education Goal Summary

Total 4-Year Cost	**$323,270**
Total Funding	**$323,270**

Sample

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Lucas Hamilton's Education Goal

Marist College

Poughkeepsie, NY
Out-of-State

Years	**2022 - 2026**
Annual Cost (Today's Value)	**$61,545**
Cost Grows at	**5.00%**
Annual Cost (Future Value)	**$64,622**

Funding

Dedicated Funding	**$54,936**
Annual Contributions	**$0 / year**
Growth	**$5,539**
Outside Funding	**$0**
Dedicated Funding Used	**$60,475**
Other Portfolio Assets Used	**$296,605**

Sample

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Options for Meeting Education Needs

This goal is projected to be fully funded. No additional savings are required to achieve it.

Education Goal Summary

Total 5-Year Cost	**$357,080**
Total Funding	**$357,080**

Sample

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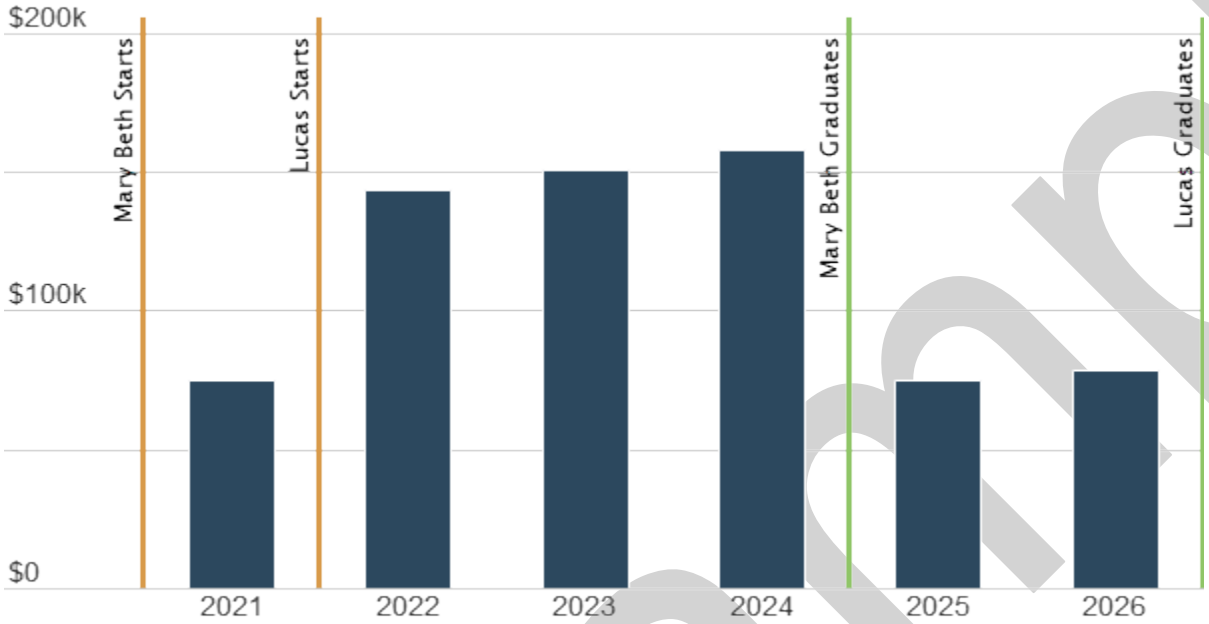
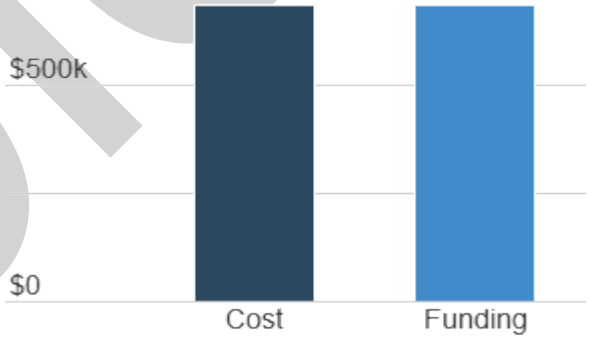
All Education Goals



Needs Summary



Total Needs	$680,350
Total Funding	$680,350

Details	Mary Beth	Lucas
Education Years	2021 - 2024	2022 - 2026
Annual Cost (Today's Value)	$75,002	$61,545
Annual Cost (Future Value)	$75,002	$64,622
Total Cost	$323,270	$357,080

Sample

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Mary Beth Hamilton's Education Goal

Boston University

Boston, MA
Out-of-State

Years	**2021 - 2024**
Annual Cost (Today's Value)	**$75,002**
Cost Grows at	**5.00%**
Annual Cost (Future Value)	**$75,002**

Funding

Dedicated Funding	**$124,260**
Annual Contributions	**$0 / year**
Growth	**$8,838**
Outside Funding	**$0**
Dedicated Funding Used	**$133,098**
Other Portfolio Assets Used	**$190,172**

Sample

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Options for Meeting Education Needs

This goal is projected to be fully funded. No additional savings are required to achieve it.

Education Goal Summary

Total 4-Year Cost	**$323,270**
Total Funding	**$323,270**

Sample

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Lucas Hamilton's Education Goal

Marist College

Poughkeepsie, NY
Out-of-State

Years	**2022 - 2026**
Annual Cost (Today's Value)	**$61,545**
Cost Grows at	**5.00%**
Annual Cost (Future Value)	**$64,622**

Funding

Dedicated Funding	**$54,936**
Annual Contributions	**$0 / year**
Growth	**$5,539**
Outside Funding	**$0**
Dedicated Funding Used	**$60,475**
Other Portfolio Assets Used	**$296,605**

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Options for Meeting Education Needs

This goal is projected to be fully funded. No additional savings are required to achieve it.

Education Goal Summary

Total 5-Year Cost	**$357,080**
Total Funding	**$357,080**

Sample

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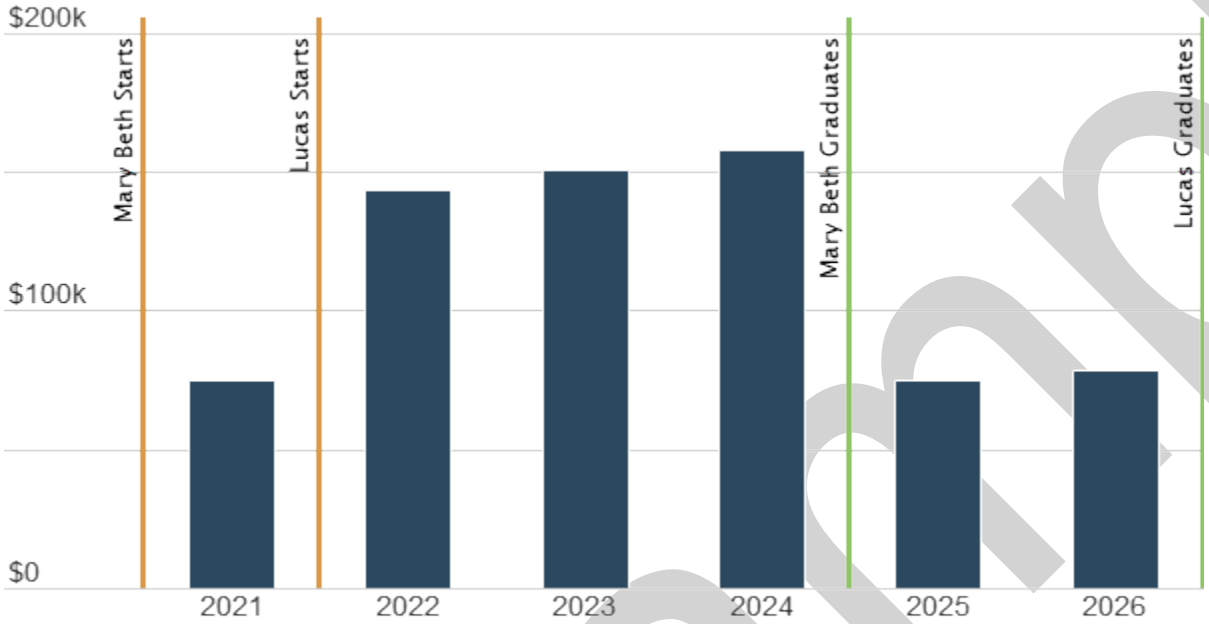
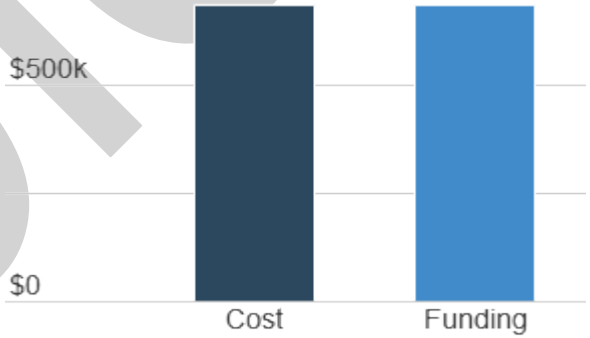
All Education Goals



Needs Summary



Total Needs	$680,350
Total Funding	$680,350

Details	Mary Beth	Lucas
Education Years	2021 - 2024	2022 - 2026
Annual Cost (Today's Value)	$75,002	$61,545
Annual Cost (Future Value)	$75,002	$64,622
Total Cost	$323,270	$357,080

Sample

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Mary Beth Hamilton's Education Goal

Boston University

Boston, MA
Out-of-State

Years	**2021 - 2024**
Annual Cost (Today's Value)	**$75,002**
Cost Grows at	**5.00%**
Annual Cost (Future Value)	**$75,002**

Funding

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Growth	**$8,838**
Outside Funding	**$0**
Dedicated Funding Used	**$133,098**
Other Portfolio Assets Used	**$190,172**

Sample

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Options for Meeting Education Needs

This goal is projected to be fully funded. No additional savings are required to achieve it.

Education Goal Summary

Total 4-Year Cost	**$323,270**
Total Funding	**$323,270**

Sample

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Lucas Hamilton's Education Goal

Marist College

Poughkeepsie, NY
Out-of-State

Years	**2022 - 2026**
Annual Cost (Today's Value)	**$61,545**
Cost Grows at	**5.00%**
Annual Cost (Future Value)	**$64,622**

Funding

Dedicated Funding	**$54,936**
Annual Contributions	**$0 / year**
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Options for Meeting Education Needs

This goal is projected to be fully funded. No additional savings are required to achieve it.

Education Goal Summary

Total 5-Year Cost	**$357,080**
Total Funding	**$357,080**

Sample

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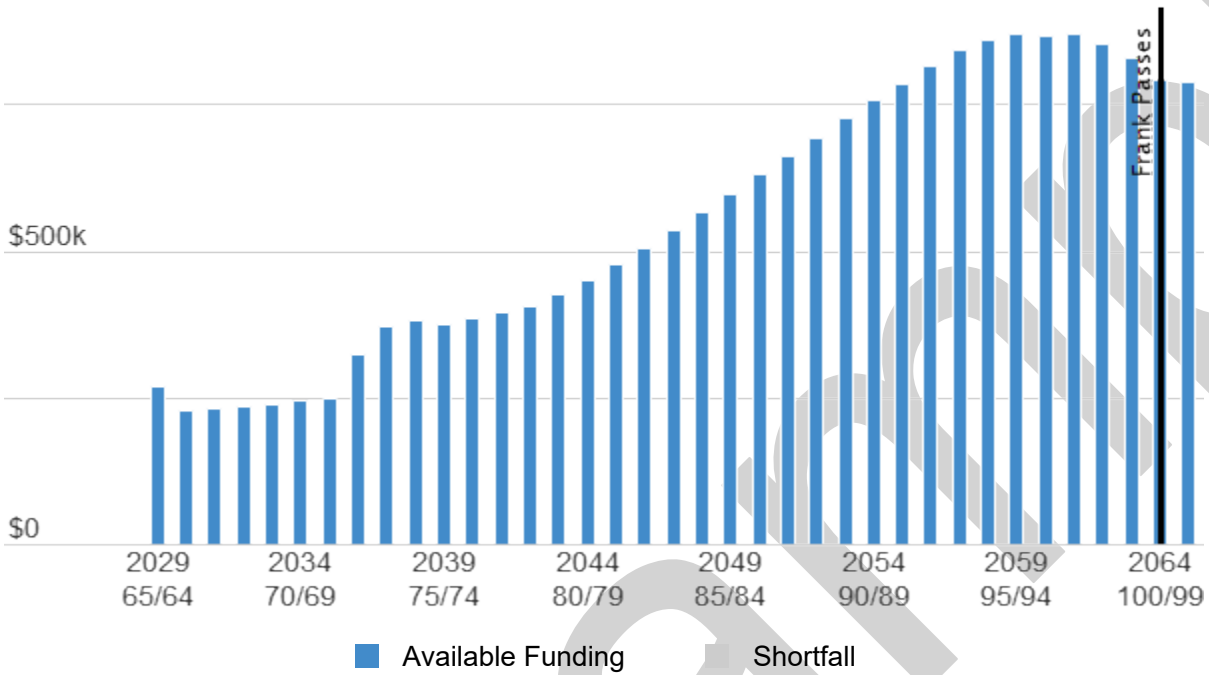
Your Retirement Funding



Cost

Retirement Years	**2029-2065**
Annual Living Expenses	**$155,000**
Grows At	**2.44%**

Portfolio Assets

At Start of Retirement	**$6,496,895**
At End of Retirement	**$8,742,852**

Funding

Social Security Income	**$5,887,016**
Required Minimum Distributions	**$20,718,821**

Options for Meeting Retirement Needs

Retire at ages **63** and **62**

Increase your living expenses in retirement to **$193,000** per year

Retirement Summary

Total Cost	**$20,553,409**
Total Funding	**$20,553,409**
Assets Remaining	**$8,742,852**

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2029	**65/64**	**$0**	**$0**	**$272,902**	**$272,902**	**$187,970**	**$273,704**	**$461,674**	**($188,772)**	**$6,598,131**
2030	66/65	0	0	115,331	115,331	192,556	140,264	332,820	(217,489)	6,753,167
2031	67/66	0	0	120,042	120,042	197,254	142,694	339,948	(219,906)	6,912,643
2032	68/67	15,880	0	125,016	140,896	202,067	145,975	348,042	(207,146)	7,091,806
2033	69/68	21,889	0	130,274	152,163	206,997	149,408	356,405	(204,242)	7,281,953
2034	70/69	71,472	0	135,837	207,309	212,048	155,928	367,976	(160,667)	7,524,257
2035	71/70	109,954	0	141,729	251,683	217,222	158,296	375,518	(123,835)	7,815,436
2036	72/71	113,670	230,851	97,072	441,593	222,522	236,731	459,253	(17,660)	8,048,084
2037	73/72	117,512	288,070	15,143	420,725	227,952	284,062	512,014	(91,289)	8,249,074
2038	74/73	121,485	305,991	15,655	443,131	233,514	294,514	528,028	(84,897)	8,453,007
2039	75/74	125,591	324,450	16,184	466,225	239,212	264,117	503,329	(37,104)	8,700,959
2040	76/75	129,836	345,900	16,731	492,467	245,049	274,784	519,833	(27,366)	8,955,065
2041	77/76	134,224	367,845	17,297	519,366	251,028	286,139	537,167	(17,801)	9,215,103
2042	78/77	138,760	392,831	17,882	549,473	257,153	298,273	555,426	(5,953)	9,480,739
2043	79/78	143,450	420,346	18,486	582,282	263,428	318,854	582,282	0	9,743,952
2044	80/79	148,299	450,059	19,111	617,469	269,856	347,613	617,469	0	9,996,411

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2045	81/80	153,311	479,721	19,757	652,789	276,440	376,349	652,789	0	10,237,387
2046	82/81	158,493	513,159	20,425	692,077	283,185	408,892	692,077	0	10,462,270
2047	83/82	163,851	546,663	21,115	731,629	290,095	441,534	731,629	0	10,669,824
2048	84/83	169,389	584,621	21,829	775,839	297,173	478,666	775,839	0	10,854,336
2049	85/84	175,115	622,348	22,567	820,030	304,424	515,606	820,030	0	11,014,365
2050	86/85	181,034	661,632	23,330	865,996	311,852	554,144	865,996	0	11,146,580
2051	87/86	187,153	703,058	24,119	914,330	319,461	594,869	914,330	0	11,246,821
2052	88/87	193,479	742,042	24,934	960,455	327,256	633,199	960,455	0	11,315,210
2053	89/88	200,019	786,788	25,777	1,012,584	335,241	677,343	1,012,584	0	11,343,673
2054	90/89	206,780	828,785	26,648	1,062,213	310,185	752,028	1,062,213	0	11,332,065
2055	91/90	213,769	870,977	27,549	1,112,295	317,754	794,541	1,112,295	0	11,277,287
2056	92/91	220,995	914,113	28,480	1,163,588	325,507	838,081	1,163,588	0	11,175,264
2057	93/92	228,464	957,952	29,443	1,215,859	333,449	882,410	1,215,859	0	11,021,868
2058	94/93	236,186	993,219	30,438	1,259,843	341,585	918,258	1,259,843	0	10,821,944
2059	95/94	244,169	1,025,721	31,467	1,301,357	349,920	951,437	1,301,357	0	10,574,886
2060	96/95	252,422	1,045,734	32,531	1,330,687	358,458	972,229	1,330,687	0	10,289,764
2061	97/96	260,954	1,072,097	33,631	1,366,682	367,204	999,478	1,366,682	0	9,957,467
2062	98/97	269,774	1,084,549	34,768	1,389,091	376,164	1,012,927	1,389,091	0	9,588,485

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2063	99/98	278,893	1,089,891	35,943	1,404,727	385,342	1,019,385	1,404,727	0	9,187,265
2064	**100/99**	**288,320**	**1,075,152**	**537,158**	**1,900,630**	**394,744**	**1,020,417**	**1,415,161**	**485,469**	**9,053,756**
2065	101/100	212,424	994,256	38,414	1,245,094	404,376	804,877	1,209,253	35,841	8,742,852

Sample

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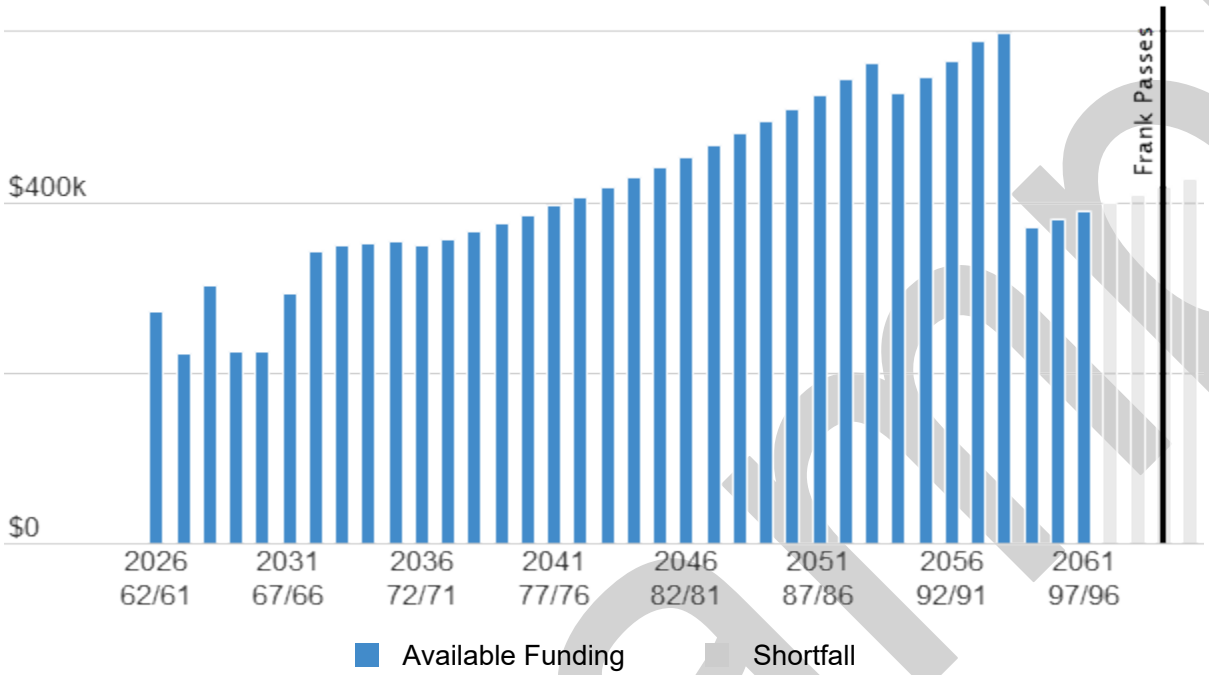
Your Retirement Funding



Cost

Retirement Years	**2026-2065**
Annual Living Expenses	**$155,000**
Grows At	**2.44%**

Portfolio Assets

At Start of Retirement	**$5,225,126**
At End of Retirement	**($2,131,051)**

Funding

Social Security Income	**$5,887,016**
Required Minimum Distributions	**$4,818,047**
Withdrawals from Portfolio Assets	**$4,168,501**

Sample

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Options for Meeting Retirement Needs

Increase your savings by **$2,358** each month
Retire at ages **63** and **62**
Reduce your living expenses in retirement to **$147,000** per year

Retirement Summary

Total Cost	**$16,524,629**
Total Funding	**$14,873,564**
Total Shortfall	**(4 years) $1,651,065**

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2026	**62/61**	**$0**	**$0**	**$242,289**	**$242,289**	**$174,856**	**$346,057**	**$520,913**	**($278,624)**	**$5,167,213**
2027	63/62	0	0	78,809	78,809	179,122	123,329	302,451	(223,642)	5,237,195
2028	64/63	0	0	81,173	81,173	183,493	200,157	383,650	(302,477)	5,230,988
2029	65/64	0	0	91,754	91,754	187,970	130,056	318,026	(226,272)	5,289,897
2030	66/65	0	0	115,331	115,331	192,556	135,605	328,161	(212,830)	5,354,876
2031	67/66	0	0	108,879	108,879	197,254	203,779	401,033	(292,154)	5,352,030
2032	68/67	15,880	0	12,825	28,705	202,067	253,244	455,311	(426,606)	5,310,936
2033	69/68	21,889	0	13,258	35,147	206,997	260,455	467,452	(432,305)	5,261,101
2034	70/69	71,472	0	13,706	85,178	212,048	261,031	473,079	(387,901)	5,251,992
2035	71/70	109,954	0	14,169	124,123	217,222	264,993	482,215	(358,092)	5,271,962
2036	72/71	113,670	142,248	14,648	270,566	222,522	236,000	458,522	(187,956)	5,321,192
2037	73/72	117,512	185,219	15,143	317,874	227,952	244,787	472,739	(154,865)	5,364,030
2038	74/73	121,485	192,916	15,655	330,056	233,514	254,150	487,664	(157,608)	5,399,451
2039	75/74	125,591	200,386	16,184	342,161	239,212	264,117	503,329	(161,168)	5,426,326
2040	76/75	129,836	207,801	16,731	354,368	245,049	274,784	519,833	(165,465)	5,443,349
2041	77/76	134,224	214,565	17,297	366,086	251,028	286,139	537,167	(171,081)	5,449,138

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2042	78/77	138,760	221,739	17,882	378,381	257,153	298,273	555,426	(177,045)	5,442,118
2043	79/78	143,450	229,040	18,486	390,976	263,428	311,304	574,732	(183,756)	5,420,485
2044	80/79	148,299	236,134	19,111	403,544	269,856	325,244	595,100	(191,556)	5,382,295
2045	81/80	153,311	241,989	19,757	415,057	276,440	340,254	616,694	(201,637)	5,325,303
2046	82/81	158,493	247,778	20,425	426,696	283,185	356,363	639,548	(212,852)	5,247,080
2047	83/82	163,851	252,155	21,115	437,121	290,095	373,717	663,812	(226,691)	5,144,871
2048	84/83	169,389	255,926	21,829	447,144	297,173	392,438	689,611	(242,467)	5,015,604
2049	85/84	175,115	257,598	22,567	455,280	304,424	412,484	716,908	(261,628)	4,856,031
2050	86/85	181,034	256,670	23,330	461,034	311,852	434,469	746,321	(285,287)	4,662,058
2051	87/86	187,153	252,958	24,119	464,230	319,461	458,472	777,933	(313,703)	4,429,216
2052	88/87	193,479	244,616	24,934	463,029	327,256	484,410	811,666	(348,637)	4,152,799
2053	89/88	200,019	231,832	25,777	457,628	335,241	512,665	847,906	(390,278)	3,827,381
2054	90/89	206,780	212,959	26,648	446,387	310,185	522,594	832,779	(386,392)	3,501,028
2055	91/90	213,769	190,311	27,549	431,629	317,754	554,431	872,185	(440,556)	3,119,393
2056	92/91	220,995	159,082	28,480	408,557	325,507	589,564	915,071	(506,514)	2,675,255
2057	93/92	228,464	118,236	29,443	376,143	333,449	628,376	961,825	(585,682)	2,160,492
2058	94/93	236,186	65,889	30,438	332,513	341,585	657,922	999,507	(666,994)	1,579,341
2059	95/94	244,169	0	31,467	275,636	349,920	450,615	800,535	(524,899)	1,163,941

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2060	96/95	252,422	0	32,531	284,953	358,458	483,006	841,464	(556,511)	686,689
2061	97/96	260,954	0	33,631	294,585	367,204	518,271	885,475	(590,890)	140,336
2062	98/97	269,774	0	34,768	304,542	376,164	556,700	932,864	(628,322)	(483,180)
2063	99/98	278,893	0	35,943	314,836	385,342	598,597	983,939	(669,103)	(1,147,436)
2064	**100/99**	**288,320**	**0**	**537,158**	**825,478**	**394,744**	**644,298**	**1,039,042**	**(213,564)**	**(1,559,251)**
2065	101/100	212,424	0	38,414	250,838	404,376	442,862	847,238	(596,400)	(2,131,051)

Sample

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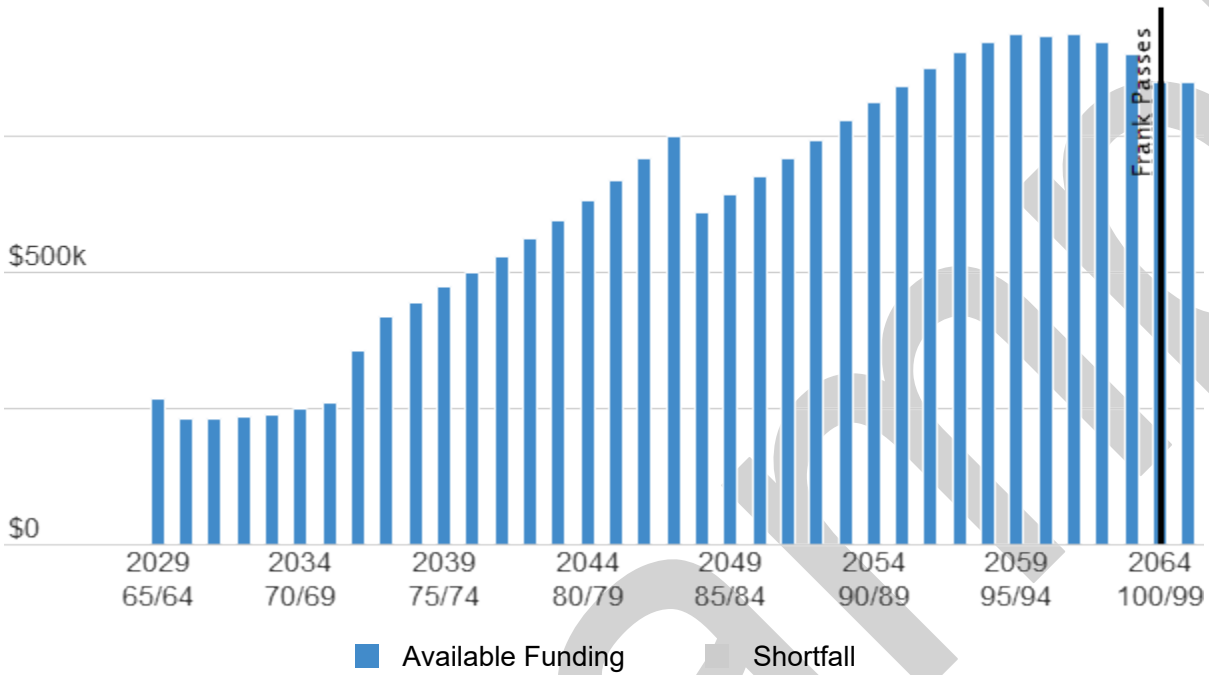
Your Retirement Funding



Cost

Retirement Years	**2029-2065**
Annual Living Expenses	**$155,000**
Grows At	**2.44%**

Portfolio Assets

At Start of Retirement	**$7,027,169**
At End of Retirement	**$8,973,385**

Funding

Social Security Income	**$5,887,016**
Required Minimum Distributions	**$21,424,304**

Options for Meeting Retirement Needs

Retire at ages **61** and **60**

Increase your living expenses in retirement to **$227,000** per year

Retirement Summary

Total Cost	**$23,263,036**
Total Funding	**$23,263,036**
Assets Remaining	**$8,973,385**

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2029	**65/64**	**$0**	**$0**	**$260,234**	**$260,234**	**$187,970**	**$261,894**	**$449,864**	**($189,630)**	**$7,178,607**
2030	66/65	0	0	102,283	102,283	192,556	129,293	321,849	(219,566)	7,386,640
2031	67/66	0	0	106,602	106,602	197,254	129,557	326,811	(220,209)	7,605,117
2032	68/67	15,880	0	111,173	127,053	202,067	132,874	334,941	(207,888)	7,847,516
2033	69/68	21,889	0	116,015	137,904	206,997	136,456	343,453	(205,549)	8,105,328
2034	70/69	71,472	0	121,150	192,622	212,048	146,556	358,604	(165,982)	8,416,617
2035	71/70	109,954	0	126,601	236,555	217,222	156,919	374,141	(137,586)	8,773,780
2036	72/71	113,670	230,851	132,394	476,915	222,522	254,393	476,915	0	9,058,150
2037	73/72	117,512	288,736	138,557	544,805	227,952	316,853	544,805	0	9,299,477
2038	74/73	121,485	310,288	145,120	576,893	233,514	343,379	576,893	0	9,530,595
2039	75/74	125,591	332,503	126,580	584,674	239,212	345,462	584,674	0	9,775,219
2040	76/75	129,836	356,089	133,281	619,206	245,049	374,157	619,206	0	10,007,729
2041	77/76	134,224	379,904	140,469	654,597	251,028	403,569	654,597	0	10,226,550
2042	78/77	138,760	406,553	148,187	693,500	257,153	436,347	693,500	0	10,427,340
2043	79/78	143,450	435,321	156,482	735,253	263,428	471,825	735,253	0	10,606,116
2044	80/79	148,299	466,092	165,408	779,799	269,856	509,943	779,799	0	10,758,665

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2045	81/80	153,311	496,798	175,020	825,129	276,440	548,689	825,129	0	10,882,488
2046	82/81	158,493	531,440	185,380	875,313	283,185	592,128	875,313	0	10,970,840
2047	83/82	163,851	566,120	196,557	926,528	290,095	636,433	926,528	0	11,020,315
2048	84/83	169,389	605,446	22,490	797,325	297,173	500,152	797,325	0	11,208,717
2049	85/84	175,115	644,497	22,567	842,179	304,424	537,755	842,179	0	11,372,255
2050	86/85	181,034	685,177	23,330	889,541	311,852	577,689	889,541	0	11,506,837
2051	87/86	187,153	728,075	24,119	939,347	319,461	619,886	939,347	0	11,608,144
2052	88/87	193,479	768,416	24,934	986,829	327,256	659,573	986,829	0	11,676,319
2053	89/88	200,019	814,781	25,777	1,040,577	335,241	705,336	1,040,577	0	11,702,934
2054	90/89	206,780	858,232	26,648	1,091,660	310,185	781,475	1,091,660	0	11,687,890
2055	91/90	213,769	901,918	27,549	1,143,236	317,754	825,482	1,143,236	0	11,627,932
2056	92/91	220,995	946,580	28,480	1,196,055	325,507	870,548	1,196,055	0	11,518,828
2057	93/92	228,464	991,968	29,443	1,249,875	333,449	916,426	1,249,875	0	11,356,290
2058	94/93	236,186	1,028,421	30,438	1,295,045	341,585	953,460	1,295,045	0	11,145,376
2059	95/94	244,169	1,062,062	31,467	1,337,698	349,920	987,778	1,337,698	0	10,885,393
2060	96/95	252,422	1,082,699	32,531	1,367,652	358,458	1,009,194	1,367,652	0	10,585,787
2061	97/96	260,954	1,110,049	33,631	1,404,634	367,204	1,037,430	1,404,634	0	10,236,970
2062	98/97	269,774	1,122,837	34,768	1,427,379	376,164	1,051,215	1,427,379	0	9,849,936

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2063	99/98	278,893	1,128,339	35,943	1,443,175	385,342	1,057,833	1,443,175	0	9,429,197
2064	**100/99**	**288,320**	**1,112,954**	**537,158**	**1,938,432**	**394,744**	**1,043,688**	**1,438,432**	**500,000**	**9,289,933**
2065	101/100	212,424	1,031,158	38,414	1,281,996	404,376	827,620	1,231,996	50,000	8,973,385

Sample

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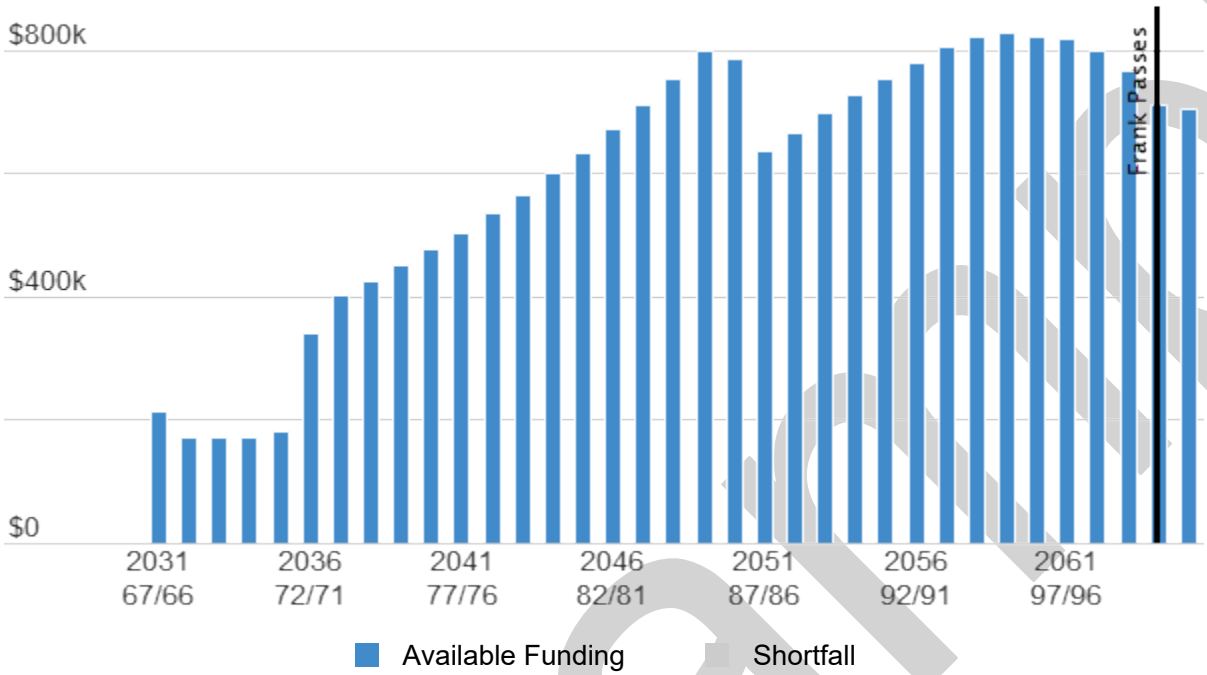
Retirement Analysis

Delay retirement and Soc Security

Your Retirement Funding



Cost

Retirement Years	**2031-2065**
Annual Living Expenses	**$100,000**
Grows At	**2.44%**

Portfolio Assets

At Start of Retirement	**$7,567,311**
At End of Retirement	**$9,114,242**

Funding

Social Security Income	**$3,801,226**
Required Minimum Distributions	**$21,923,991**

Options for Meeting Retirement Needs

Retire at ages **60** and **59**

Increase your living expenses in retirement to **$208,000** per year

Retirement Summary

Total Cost	**$20,925,386**
Total Funding	**$20,925,386**
Assets Remaining	**$9,114,242**

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2031	**67/66**	**$41,631**	**$0**	**$312,222**	**$353,853**	**$127,263**	**$302,026**	**$429,289**	**($75,436)**	**$7,837,429**
2032	68/67	42,464	0	125,016	167,480	130,368	153,925	284,293	(116,813)	8,173,284
2033	69/68	43,313	0	130,274	173,587	133,549	156,055	289,604	(116,017)	8,529,427
2034	70/69	44,179	0	135,837	180,016	136,808	158,434	295,242	(115,226)	8,907,030
2035	71/70	77,057	0	141,729	218,786	140,146	168,458	308,604	(89,818)	9,331,950
2036	72/71	89,475	236,283	147,976	473,734	143,566	330,168	473,734	0	9,635,403
2037	73/72	91,264	295,471	154,606	541,341	147,069	394,272	541,341	0	9,895,503
2038	74/73	93,090	317,527	161,651	572,268	150,657	421,611	572,268	0	10,145,844
2039	75/74	94,951	340,259	169,144	604,354	154,333	450,021	604,354	0	10,384,614
2040	76/75	96,850	364,396	177,121	638,367	158,099	480,268	638,367	0	10,609,104
2041	77/76	98,787	388,765	158,532	646,084	161,957	484,127	646,084	0	10,844,633
2042	78/77	100,763	416,037	166,792	683,592	165,909	517,683	683,592	0	11,062,267
2043	79/78	102,778	445,475	175,646	723,899	169,957	553,942	723,899	0	11,257,970
2044	80/79	104,834	476,964	185,147	766,945	174,104	592,841	766,945	0	11,427,477
2045	81/80	106,931	508,386	195,351	810,668	178,352	632,316	810,668	0	11,568,276
2046	82/81	109,070	543,838	206,321	859,229	182,704	676,525	859,229	0	11,673,515

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2047	83/82	111,252	579,325	218,126	908,703	187,162	721,541	908,703	0	11,739,771
2048	84/83	113,477	619,570	230,841	963,888	191,729	772,159	963,888	0	11,758,578
2049	85/84	115,747	659,530	244,549	1,019,826	196,407	823,419	1,019,826	0	11,725,817
2050	86/85	118,062	701,160	201,846	1,021,068	201,199	819,869	1,021,068	0	11,692,521
2051	87/86	120,423	745,058	24,119	889,600	206,108	683,492	889,600	0	11,791,432
2052	88/87	122,831	786,339	24,934	934,104	211,137	722,967	934,104	0	11,856,223
2053	89/88	125,288	833,787	25,777	984,852	216,289	768,563	984,852	0	11,878,256
2054	90/89	127,794	878,249	26,648	1,032,691	221,566	811,125	1,032,691	0	11,857,422
2055	91/90	130,350	922,953	27,549	1,080,852	226,972	853,880	1,080,852	0	11,790,376
2056	92/91	132,957	968,658	28,480	1,130,095	232,510	897,585	1,130,095	0	11,672,771
2057	93/92	135,616	1,015,104	29,443	1,180,163	238,183	941,980	1,180,163	0	11,500,206
2058	94/93	138,328	1,052,404	30,438	1,221,170	243,995	977,175	1,221,170	0	11,277,846
2059	95/94	141,094	1,086,829	31,467	1,259,390	249,948	1,009,442	1,259,390	0	11,004,963
2060	96/95	143,916	1,107,946	32,531	1,284,393	256,047	1,028,346	1,284,393	0	10,691,206
2061	97/96	146,795	1,135,934	33,631	1,316,360	262,295	1,054,065	1,316,360	0	10,326,745
2062	98/97	149,731	1,149,017	34,768	1,333,516	268,695	1,064,821	1,333,516	0	9,922,813
2063	99/98	152,725	1,154,647	35,943	1,343,315	275,251	1,068,064	1,343,315	0	9,484,007
2064	**100/99**	**155,779**	**1,138,898**	**537,158**	**1,831,835**	**281,967**	**1,049,868**	**1,331,835**	**500,000**	**9,443,681**

Sample

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2065	101/100	81,624	1,055,182	38,414	1,175,220	288,847	836,373	1,125,220	50,000	9,114,242

Sample

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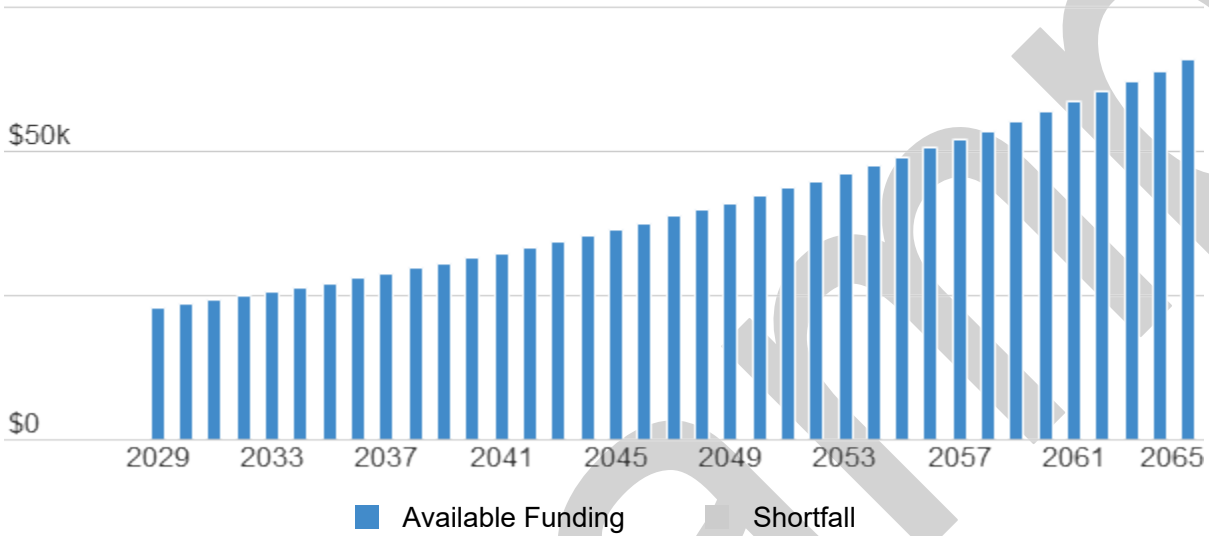
Landscaping for both homes Goal



Cost

Years	**2029 - 2065**
Annual Cost (Today's Value)	**$18,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$22,802**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$202,769**
Other Portfolio Assets Used	**$1,306,265**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Landscaping for both homes Goal Summary

Total 37-Year Cost	**$1,509,034**
Total Funding	**$1,509,034**

Sample

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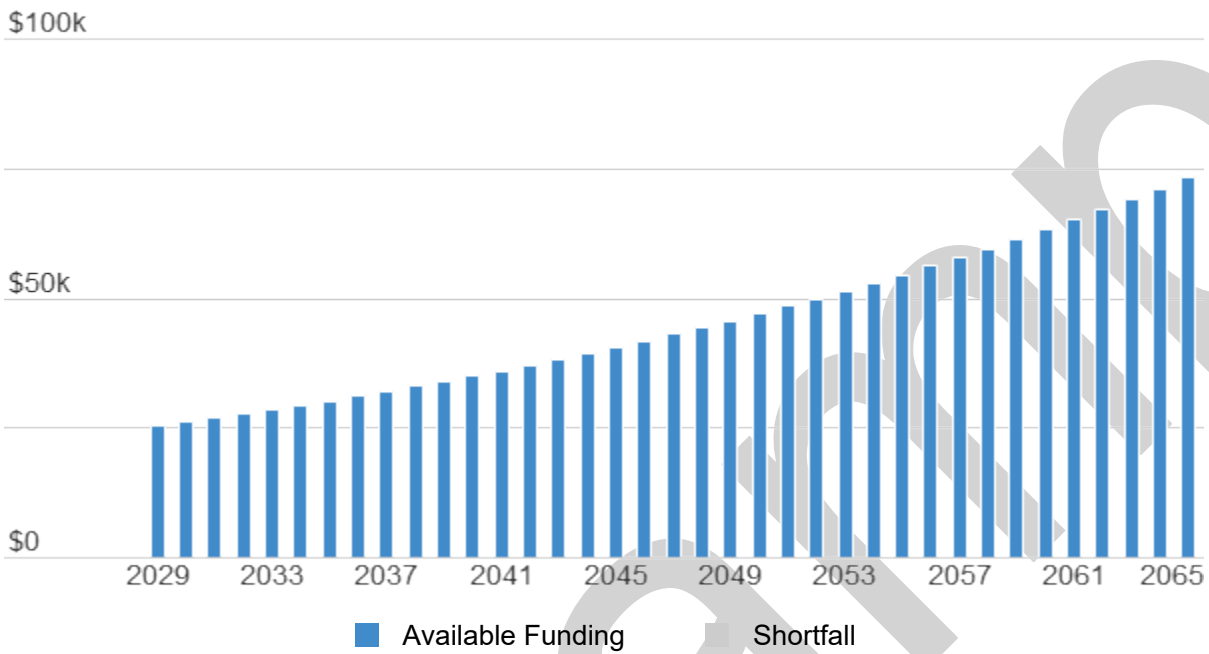
Other Goal Expenses

Base Facts

Charitable Giving Goal



Cost

Years	**2029 - 2065**
Annual Cost (Today's Value)	**$20,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$25,336**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$225,295**
Other Portfolio Assets Used	**$1,451,311**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Charitable Giving Goal Summary

Total 37-Year Cost	**$1,676,606**
Total Funding	**$1,676,606**

Sample

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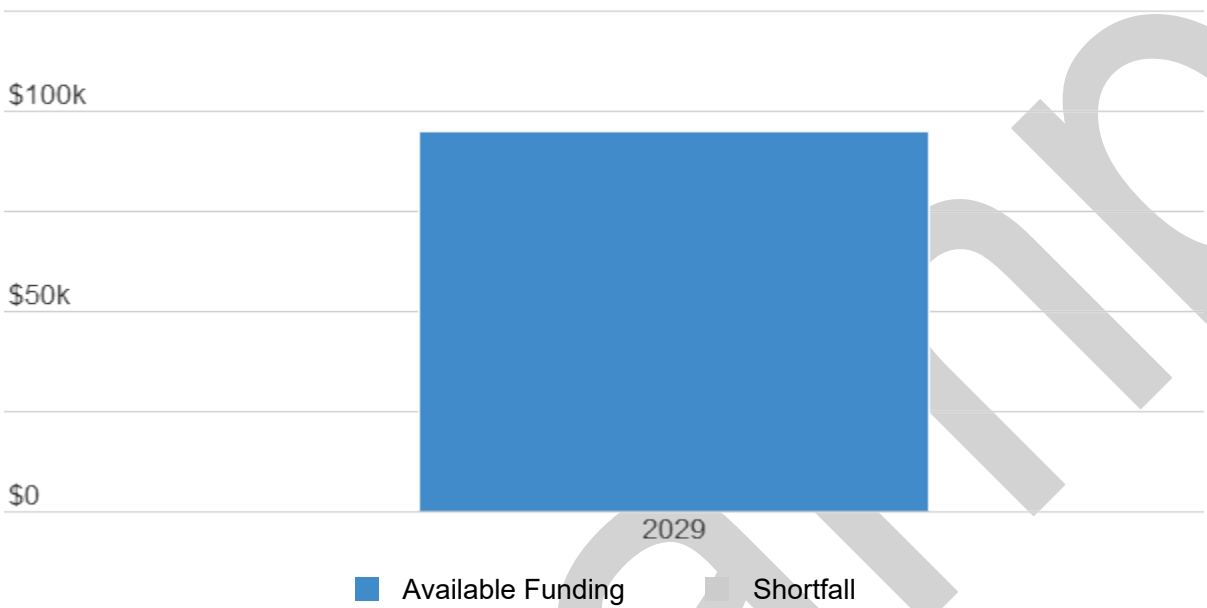
Frank's Car Replacement Goal



Cost

Year	**2029**
Annual Cost (Today's Value)	**$75,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$95,008**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$95,008**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Frank's Car Replacement Goal Summary

Total 1-Year Cost	**$95,008**
Total Funding	**$95,008**

Sample

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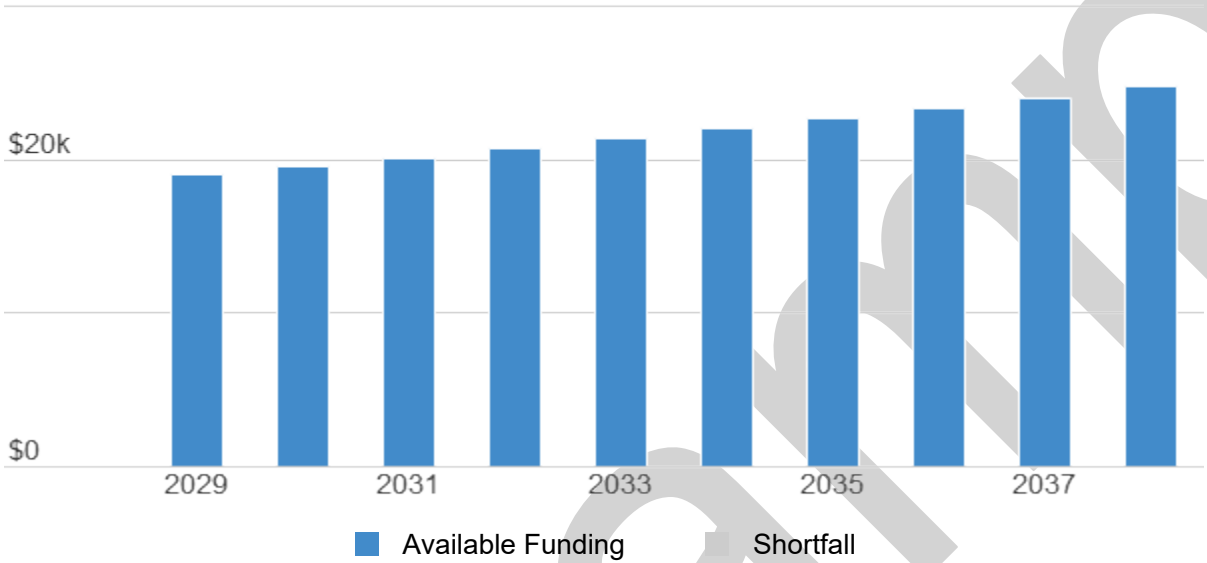
Annual Retirement Travel Budget Goal



Cost

Years	**2029 - 2038**
Annual Cost (Today's Value)	**$15,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$19,001**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$168,815**
Other Portfolio Assets Used	**$49,015**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Annual Retirement Travel Budget Goal Summary

Total 10-Year Cost	**$217,830**
Total Funding	**$217,830**

Sample

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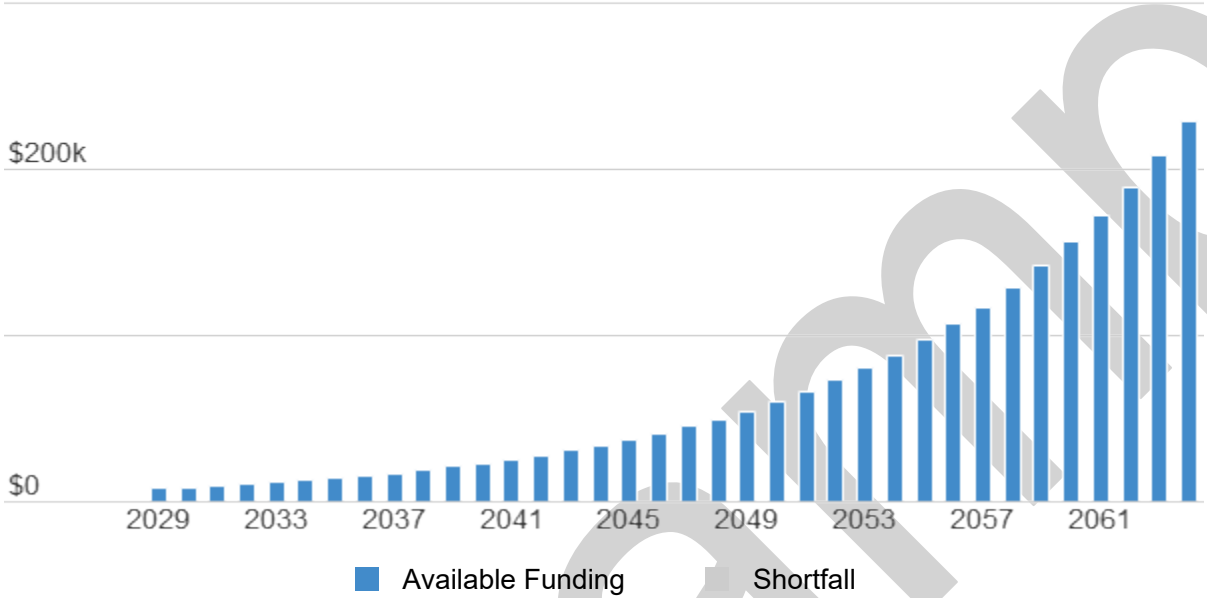
Medicare Supplemental for Frank Goal



Cost

Years	**2029 - 2064**
Annual Cost (Today's Value)	**$3,800**
Cost Grows at	**10.00%**
Annual Cost (Future Value)	**$8,146**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$77,286**
Other Portfolio Assets Used	**$2,359,570**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Medicare Supplemental for Frank Goal Summary

Total 36-Year Cost	**$2,436,856**
Total Funding	**$2,436,856**

Sample

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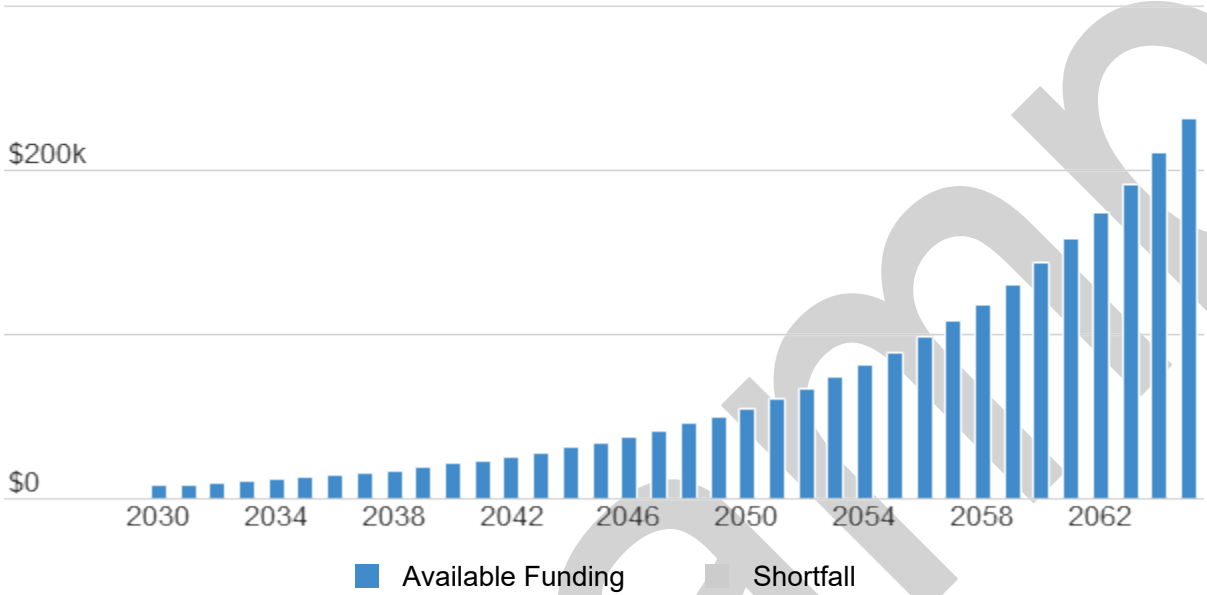
Medicare Supplemental for Jane Goal



Cost

Years	**2030 - 2065**
Annual Cost (Today's Value)	**$3,500**
Cost Grows at	**10.00%**
Annual Cost (Future Value)	**$8,254**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$63,685**
Other Portfolio Assets Used	**$2,405,378**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Medicare Supplemental for Jane Goal Summary

Total 36-Year Cost	**$2,469,063**
Total Funding	**$2,469,063**

Sample

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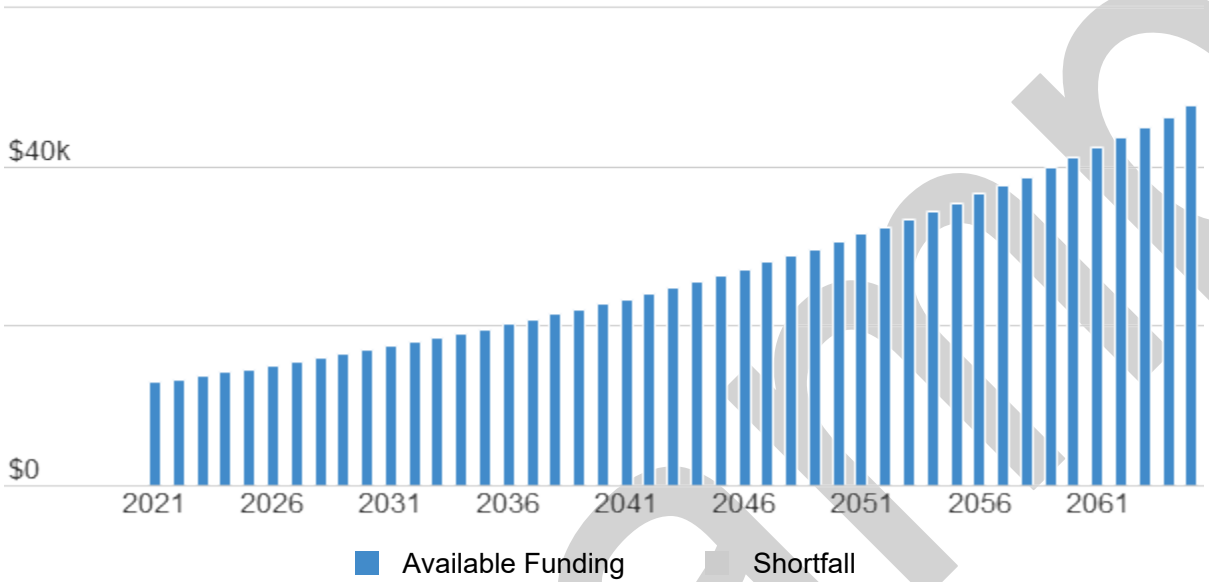
Real Estate Taxes Goal



Cost

Years	**2021 - 2065**
Annual Cost (Today's Value)	**$13,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$13,000**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$241,796**
Other Portfolio Assets Used	**$963,640**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Real Estate Taxes Goal Summary

Total 45-Year Cost	**$1,205,436**
Total Funding	**$1,205,436**

Sample

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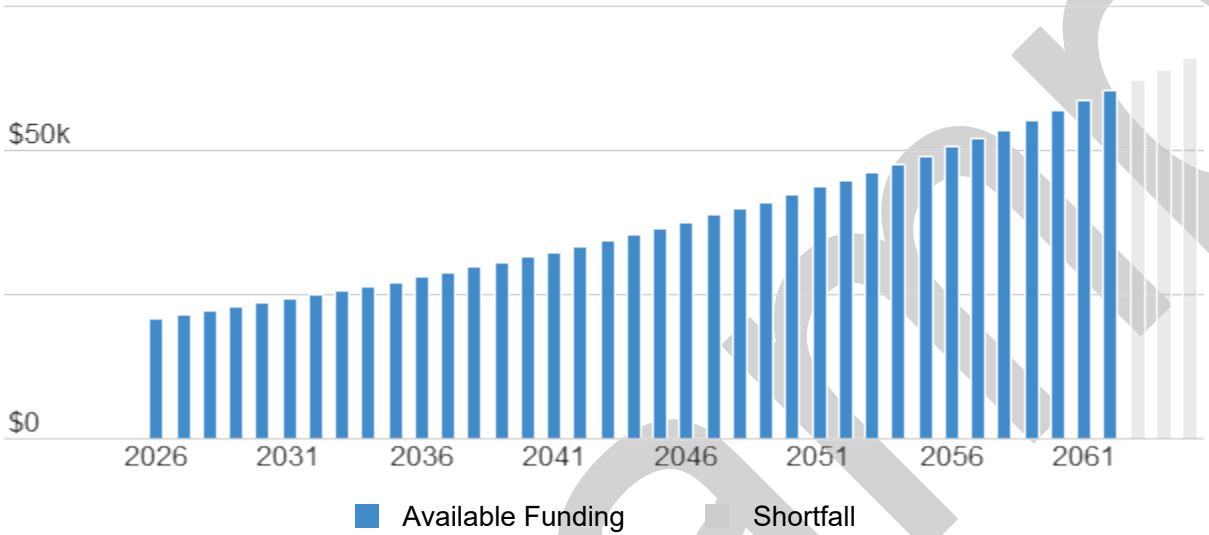
Landscaping for both homes Goal



Cost

Years	**2026 - 2065**
Annual Cost (Today's Value)	**$18,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$20,867**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$134,977**
Other Portfolio Assets Used	**$1,245,992**

Options for Meeting Your Goal

There is no information to display.

Landscaping for both homes Goal Summary

Total 40-Year Cost	**$1,573,532**
Total Funding	**$1,380,969**
Total Shortfall	**$192,563**

Sample

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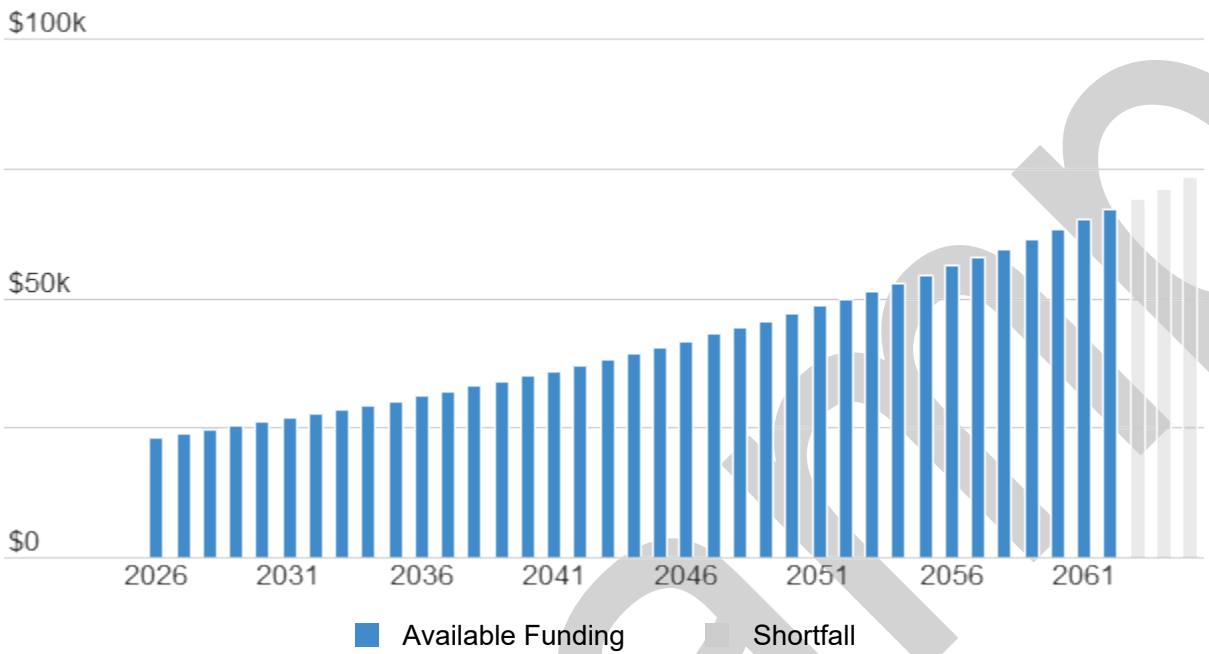
Charitable Giving Goal



Cost

Years	**2026 - 2065**
Annual Cost (Today's Value)	**$20,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$23,186**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$149,977**
Other Portfolio Assets Used	**$1,384,359**

Options for Meeting Your Goal

There is no information to display.

Charitable Giving Goal Summary

Total 40-Year Cost	**$1,748,272**
Total Funding	**$1,534,336**
Total Shortfall	**$213,936**

Sample

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Frank's Car Replacement Goal

Cost

Year	**2026**
Annual Cost (Today's Value)	**$75,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$86,946**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$86,946**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Frank's Car Replacement Goal Summary

Total 1-Year Cost	**$86,946**
Total Funding	**$86,946**

Sample

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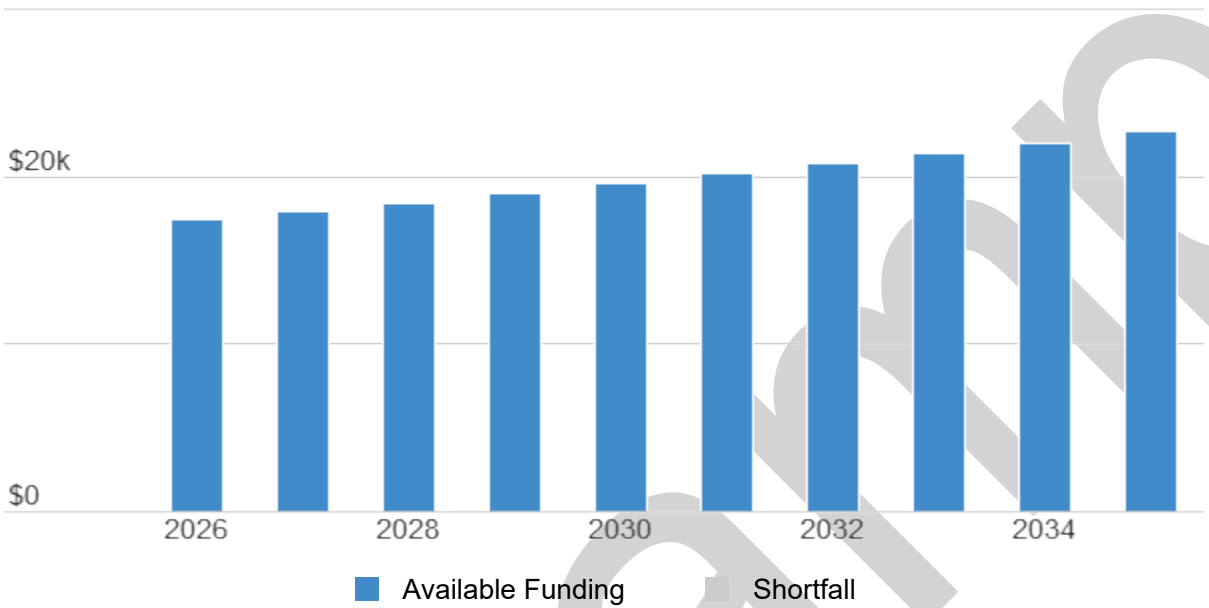
Annual Retirement Travel Budget Goal



Cost

Years	**2026 - 2035**
Annual Cost (Today's Value)	**$15,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$17,389**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$112,478**
Other Portfolio Assets Used	**$86,866**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Annual Retirement Travel Budget Goal Summary

Total 10-Year Cost	**$199,344**
Total Funding	**$199,344**

Sample

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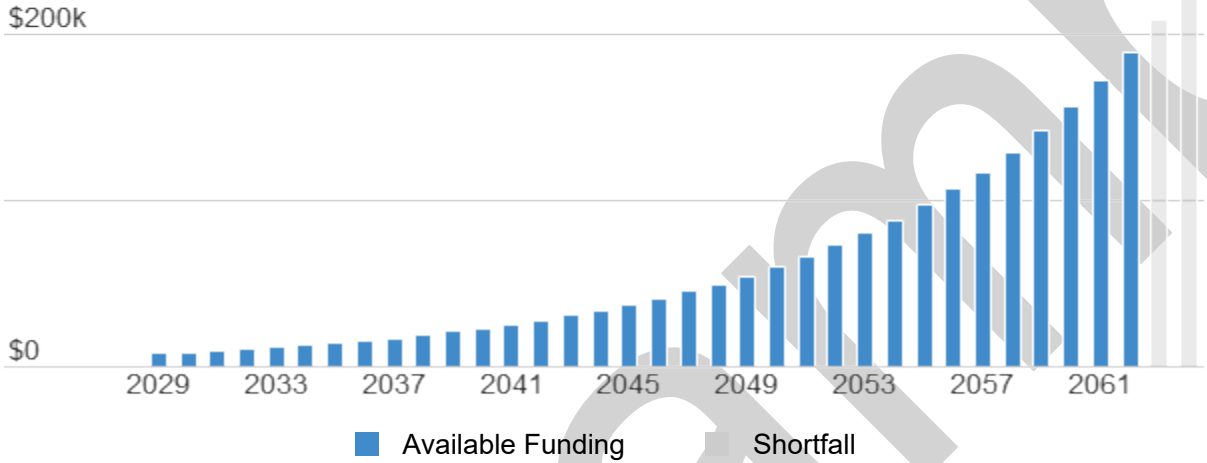
Medicare Supplemental for Frank Goal



Cost

Years	**2029 - 2064**
Annual Cost (Today's Value)	**$3,800**
Cost Grows at	**10.00%**
Annual Cost (Future Value)	**$8,146**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$26,964**
Other Portfolio Assets Used	**$1,972,825**

Options for Meeting Your Goal

There is no information to display.

Medicare Supplemental for Frank Goal Summary

Total 36-Year Cost	**$2,436,856**
Total Funding	**$1,999,789**
Total Shortfall	**$437,067**

Sample

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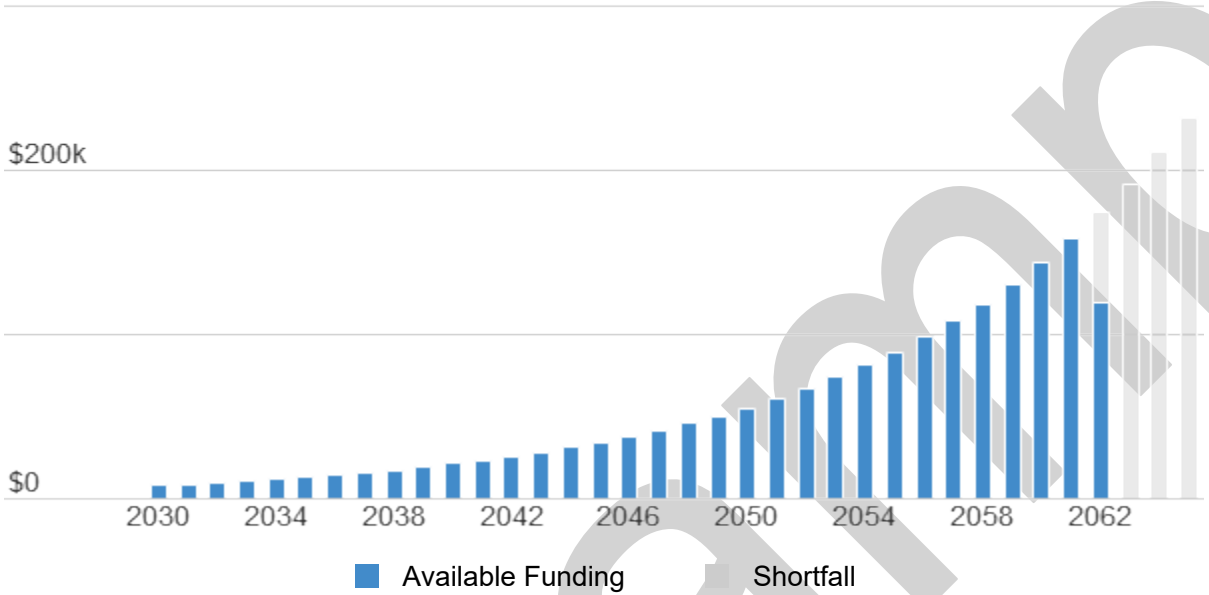
Medicare Supplemental for Jane Goal



Cost

Years	**2030 - 2065**
Annual Cost (Today's Value)	**$3,500**
Cost Grows at	**10.00%**
Annual Cost (Future Value)	**$8,254**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$17,333**
Other Portfolio Assets Used	**$1,762,202**

Options for Meeting Your Goal

There is no information to display.

Medicare Supplemental for Jane Goal Summary

Total 36-Year Cost	**$2,469,063**
Total Funding	**$1,779,535**
Total Shortfall	**$689,528**

Sample

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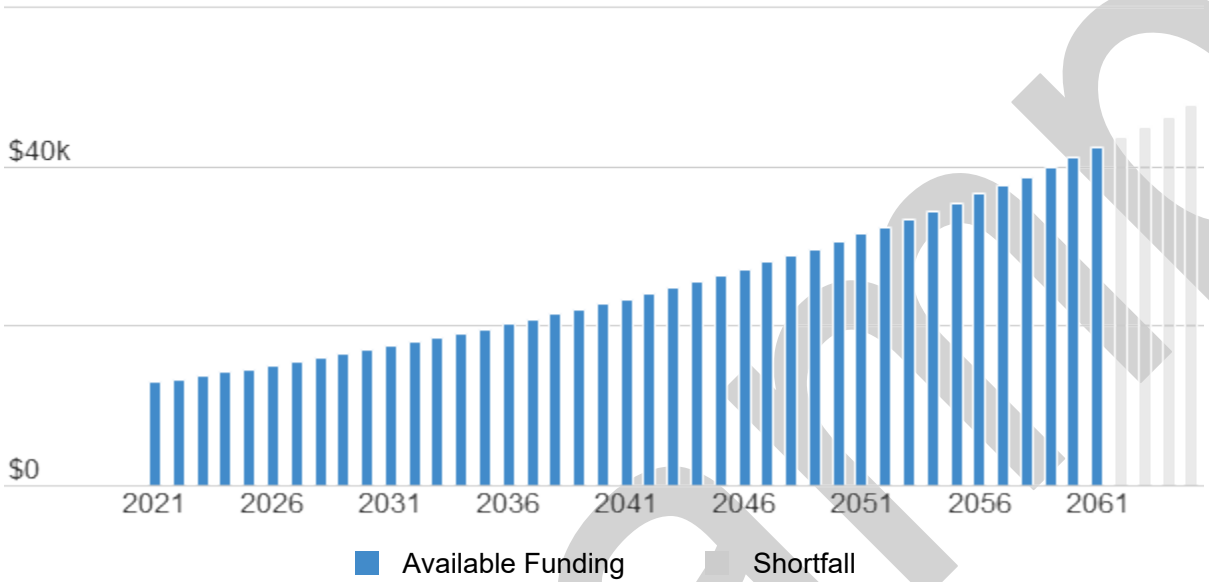
Real Estate Taxes Goal



Cost

Years	**2021 - 2065**
Annual Cost (Today's Value)	**$13,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$13,000**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$155,344**
Other Portfolio Assets Used	**$867,352**

Options for Meeting Your Goal

There is no information to display.

Real Estate Taxes Goal Summary

Total 45-Year Cost	**$1,205,436**
Total Funding	**$1,022,696**
Total Shortfall	**$182,740**

Sample

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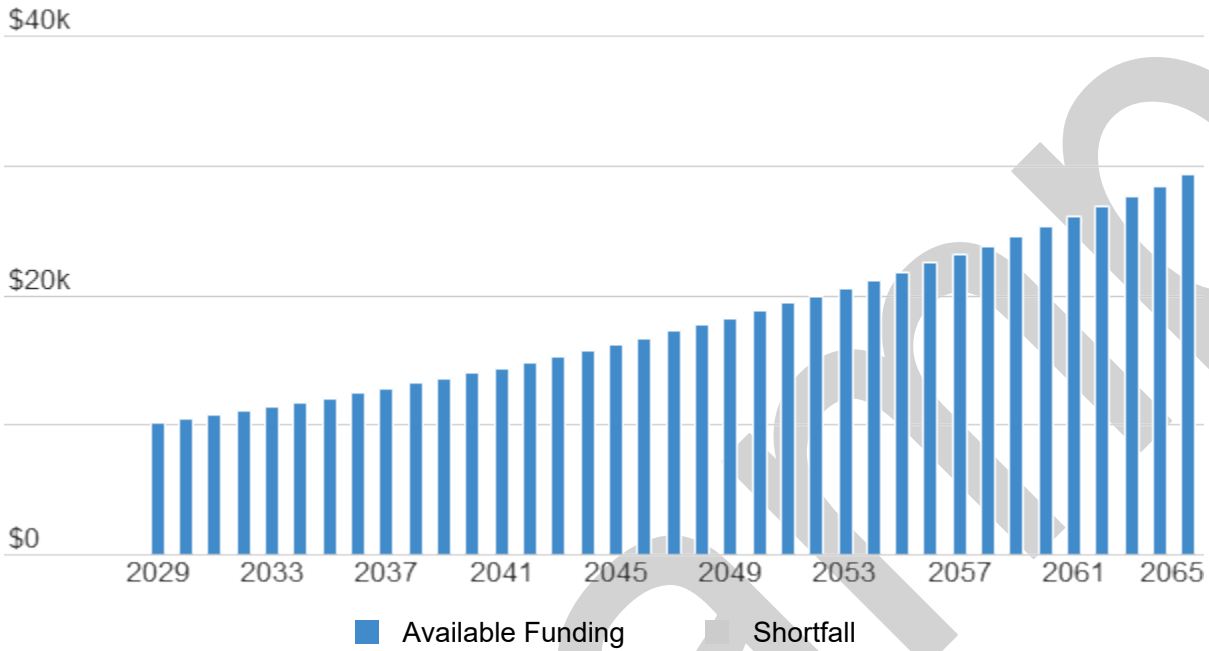
Landscaping for both homes Goal



Cost

Years	**2029 - 2065**
Annual Cost (Today's Value)	**$8,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$10,134**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$255,193**
Other Portfolio Assets Used	**$415,455**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Landscaping for both homes Goal Summary

Total 37-Year Cost	**$670,648**
Total Funding	**$670,648**

Sample

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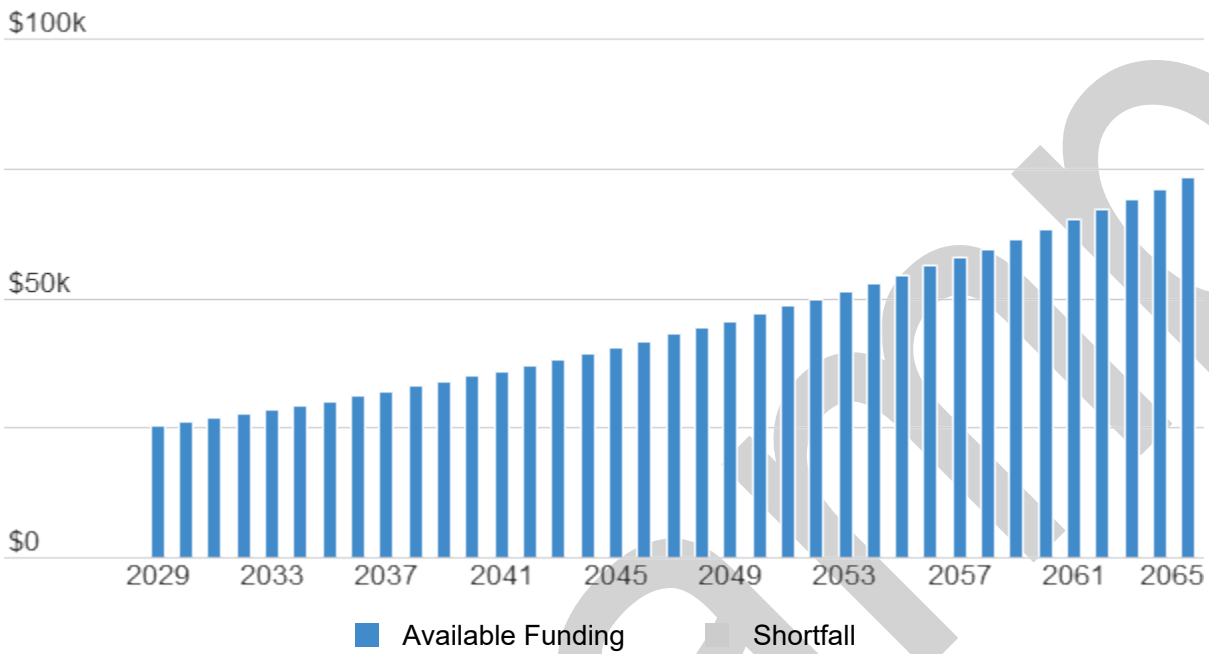
Other Goal Expenses

Retire Early, Downsize

Charitable Giving Goal



Cost

Years	**2029 - 2065**
Annual Cost (Today's Value)	**$20,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$25,336**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$636,370**
Other Portfolio Assets Used	**$1,040,236**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Charitable Giving Goal Summary

Total 37-Year Cost	**$1,676,606**
Total Funding	**$1,676,606**

Sample

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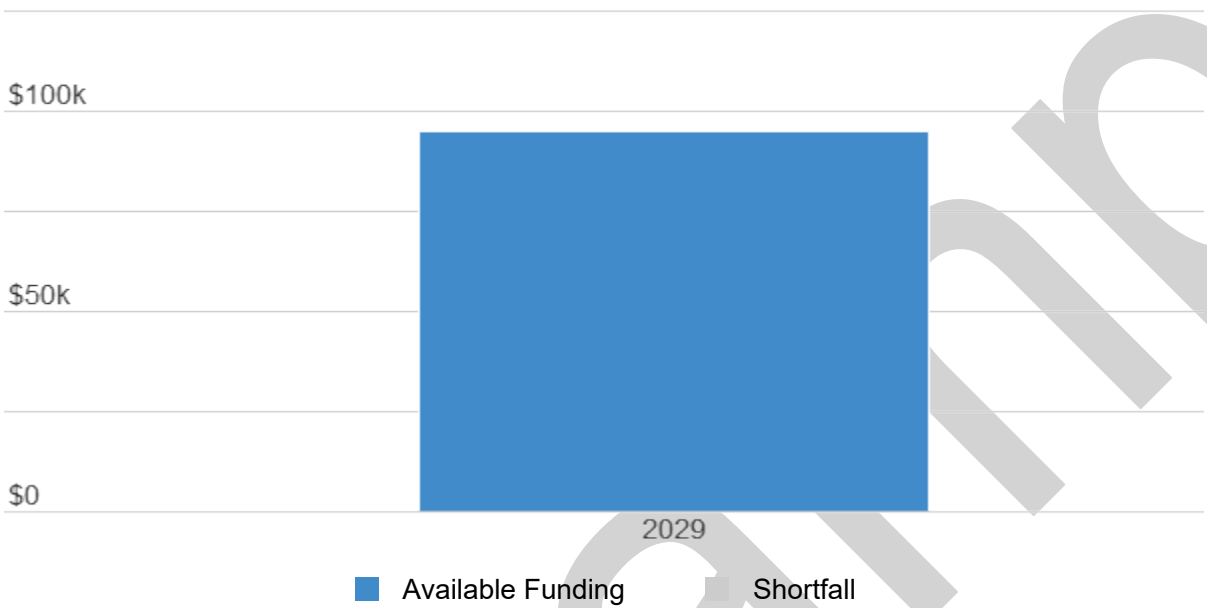
Frank's Car Replacement Goal



Cost

Year	**2029**
Annual Cost (Today's Value)	**$75,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$95,008**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$95,008**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Frank's Car Replacement Goal Summary

Total 1-Year Cost	**$95,008**
Total Funding	**$95,008**

Sample

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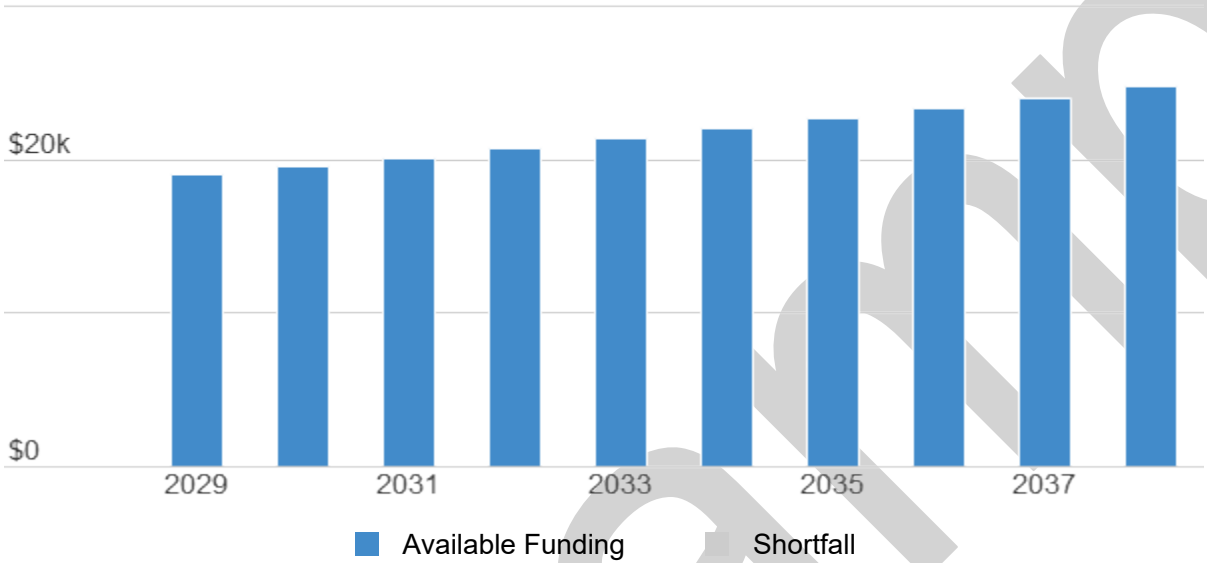
Annual Retirement Travel Budget Goal



Cost

Years	**2029 - 2038**
Annual Cost (Today's Value)	**$15,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$19,001**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$217,830**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Annual Retirement Travel Budget Goal Summary

Total 10-Year Cost	**$217,830**
Total Funding	**$217,830**

Sample

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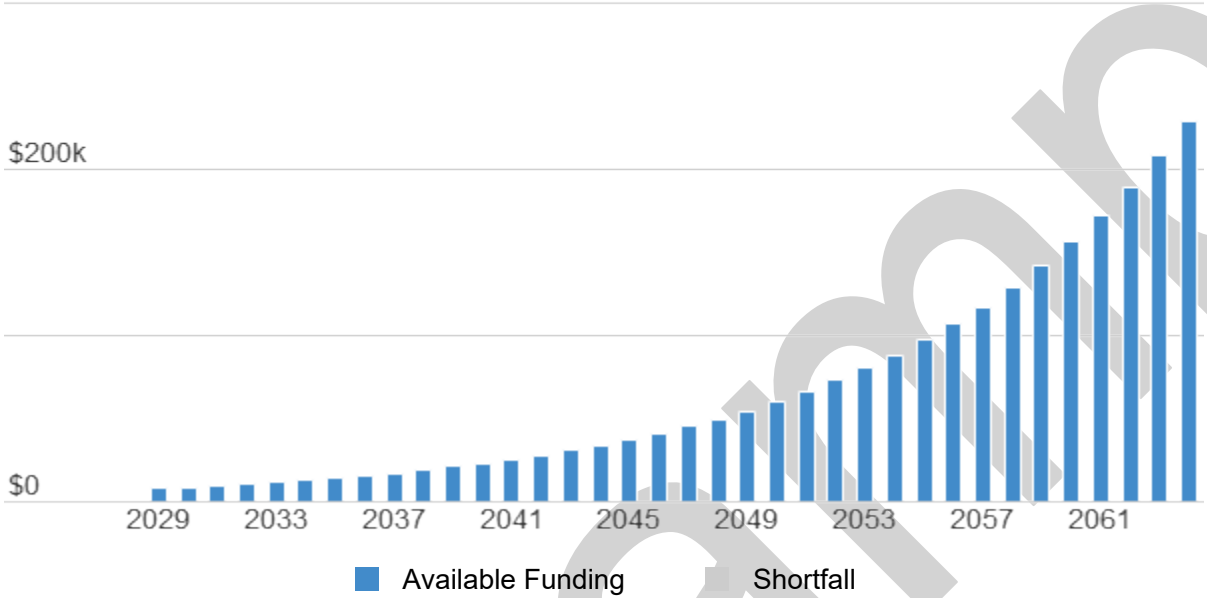
Medicare Supplemental for Frank Goal



Cost

Years	**2029 - 2064**
Annual Cost (Today's Value)	**$3,800**
Cost Grows at	**10.00%**
Annual Cost (Future Value)	**$8,146**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$416,766**
Other Portfolio Assets Used	**$2,020,090**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Medicare Supplemental for Frank Goal Summary

Total 36-Year Cost	**$2,436,856**
Total Funding	**$2,436,856**

Sample

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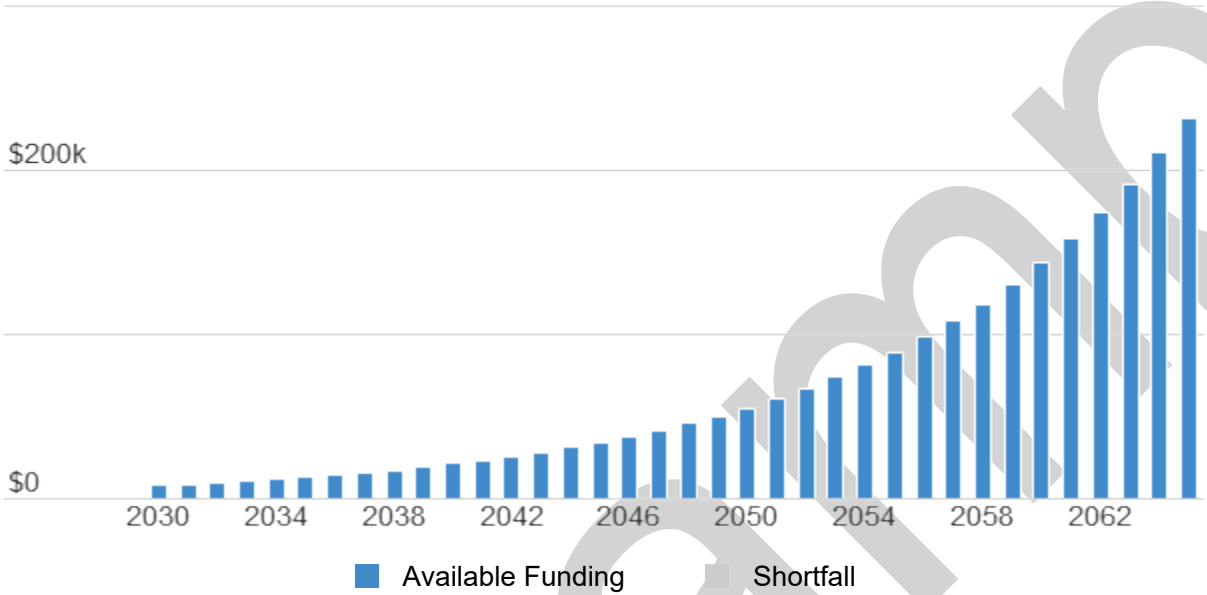
Medicare Supplemental for Jane Goal



Cost

Years	**2030 - 2065**
Annual Cost (Today's Value)	**$3,500**
Cost Grows at	**10.00%**
Annual Cost (Future Value)	**$8,254**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$376,388**
Other Portfolio Assets Used	**$2,092,675**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Medicare Supplemental for Jane Goal Summary

Total 36-Year Cost	**$2,469,063**
Total Funding	**$2,469,063**

Sample

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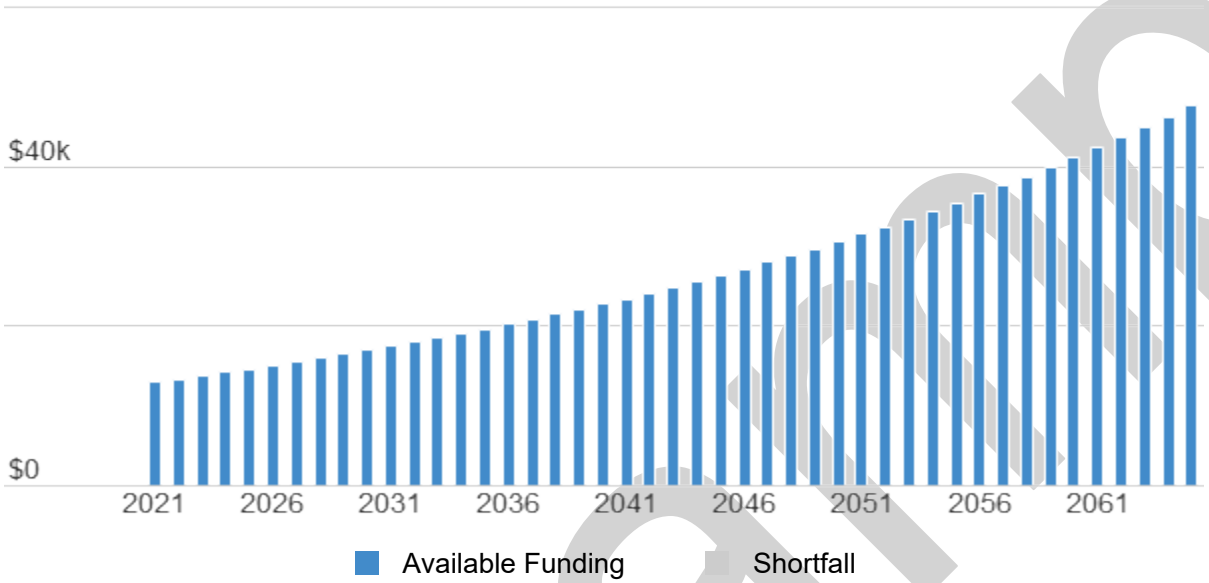
Real Estate Taxes Goal



Cost

Years	**2021 - 2065**
Annual Cost (Today's Value)	**$13,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$13,000**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$529,264**
Other Portfolio Assets Used	**$676,172**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Real Estate Taxes Goal Summary

Total 45-Year Cost	**$1,205,436**
Total Funding	**$1,205,436**

Sample

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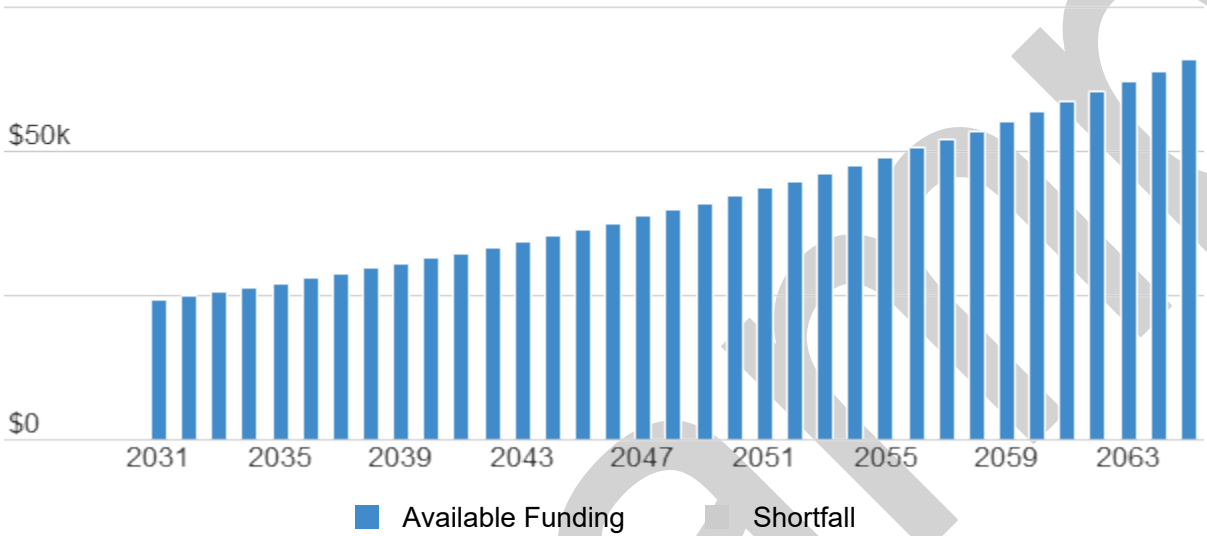
Landscaping for both homes Goal



Cost

Years	**2031 - 2065**
Annual Cost (Today's Value)	**$18,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$24,191**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$650,052**
Other Portfolio Assets Used	**$812,694**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Landscaping for both homes Goal Summary

Total 35-Year Cost	**$1,462,746**
Total Funding	**$1,462,746**

Sample

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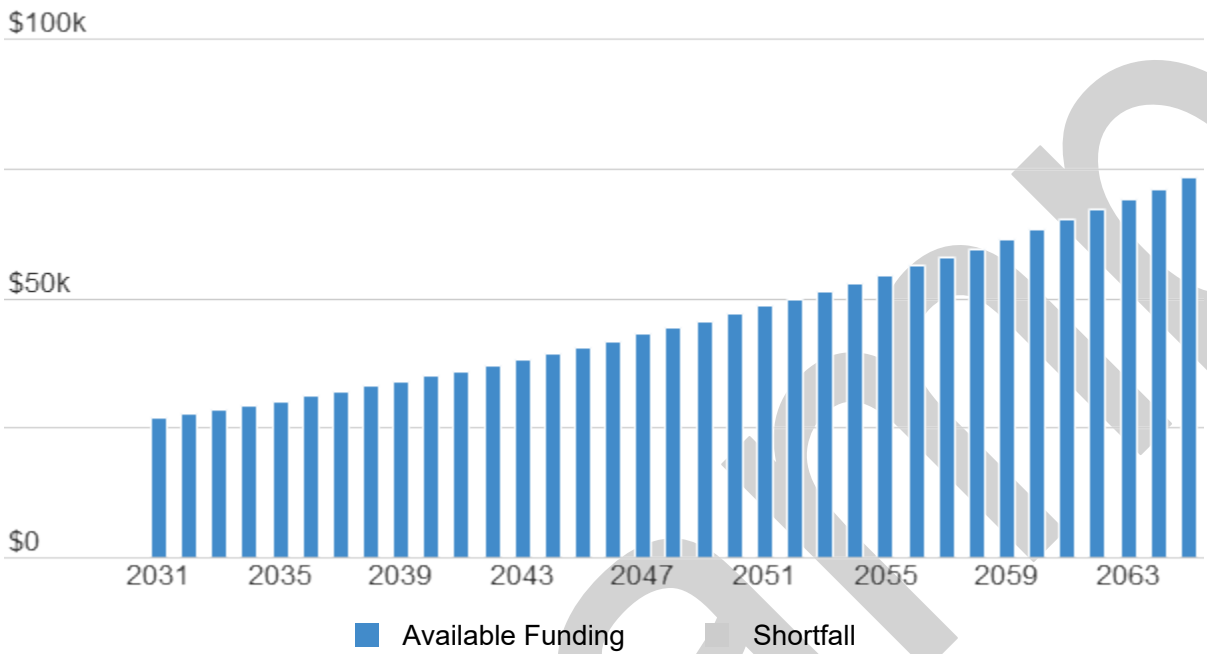
Charitable Giving Goal



Cost

Years	**2031 - 2065**
Annual Cost (Today's Value)	**$20,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$26,879**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$722,261**
Other Portfolio Assets Used	**$902,913**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Charitable Giving Goal Summary

Total 35-Year Cost	**$1,625,174**
Total Funding	**$1,625,174**

Sample

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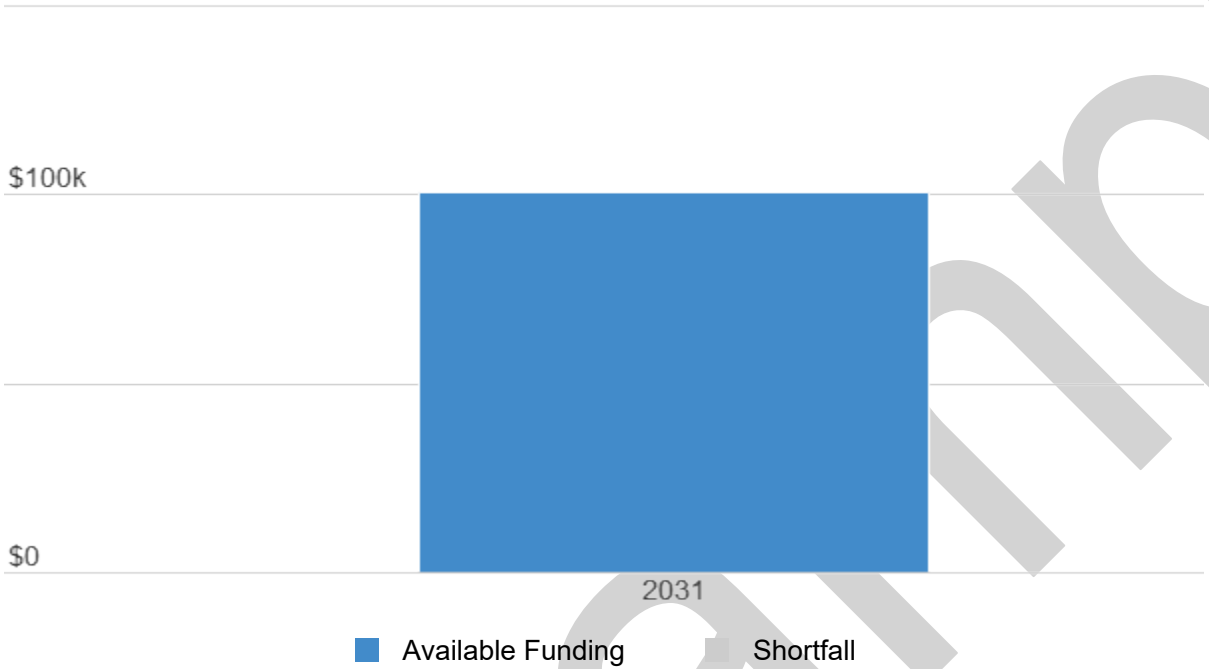
Frank's Car Replacement Goal



Cost

Year	**2031**
Annual Cost (Today's Value)	**$75,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$100,794**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$100,794**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Frank's Car Replacement Goal Summary

Total 1-Year Cost	**$100,794**
Total Funding	**$100,794**

Sample

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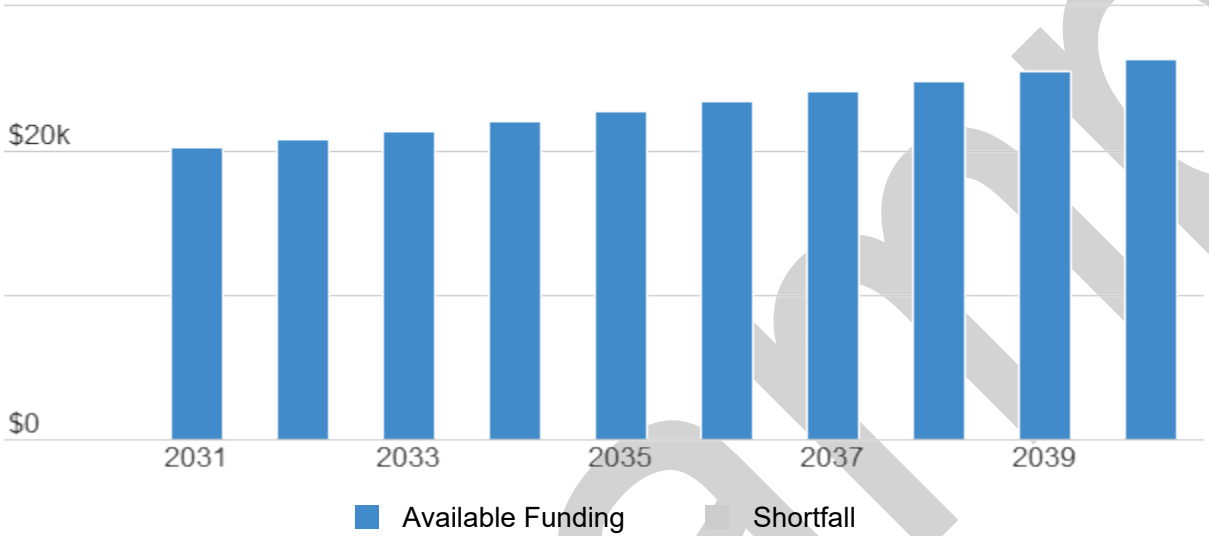
Annual Retirement Travel Budget Goal



Cost

Years	**2031 - 2040**
Annual Cost (Today's Value)	**$15,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$20,158**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$231,098**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Annual Retirement Travel Budget Goal Summary

Total 10-Year Cost	**$231,098**
Total Funding	**$231,098**

Sample

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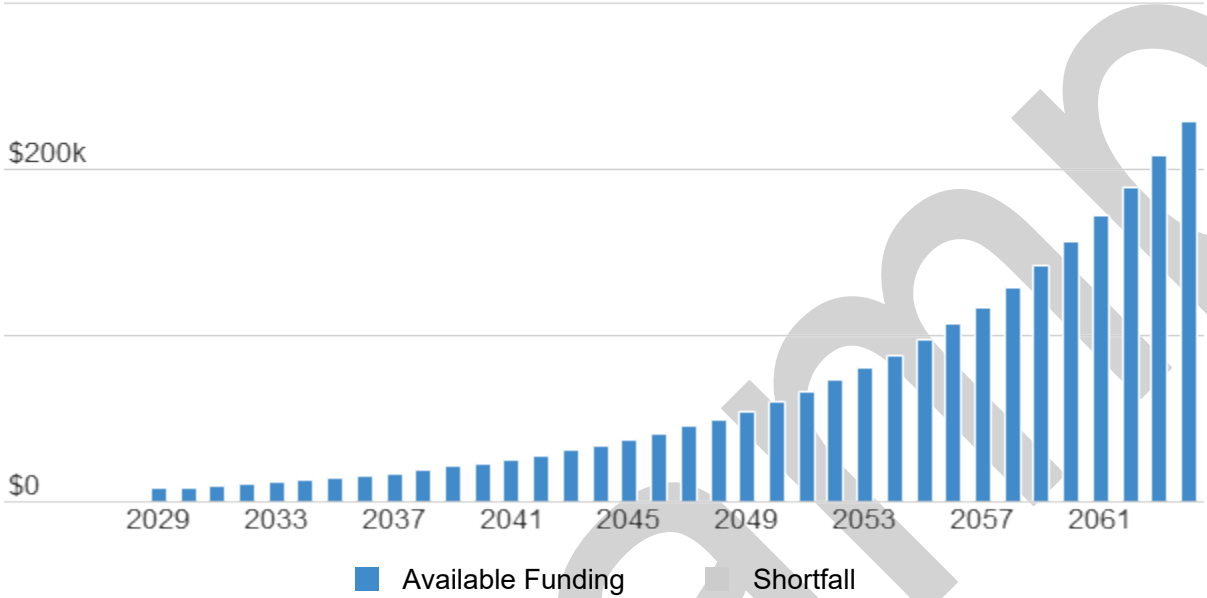
Medicare Supplemental for Frank Goal



Cost

Years	**2029 - 2064**
Annual Cost (Today's Value)	**$3,800**
Cost Grows at	**10.00%**
Annual Cost (Future Value)	**$8,146**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$581,680**
Other Portfolio Assets Used	**$1,855,176**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Medicare Supplemental for Frank Goal Summary

Total 36-Year Cost	**$2,436,856**
Total Funding	**$2,436,856**

Sample

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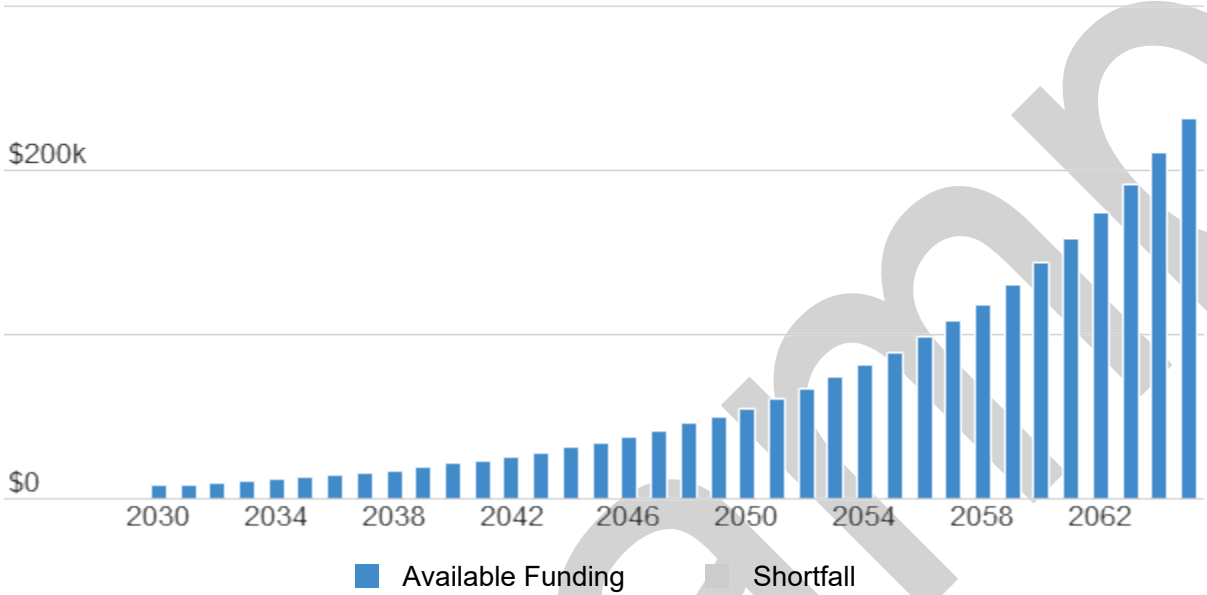
Medicare Supplemental for Jane Goal



Cost

Years	**2030 - 2065**
Annual Cost (Today's Value)	**$3,500**
Cost Grows at	**10.00%**
Annual Cost (Future Value)	**$8,254**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$501,438**
Other Portfolio Assets Used	**$1,967,625**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Medicare Supplemental for Jane Goal Summary

Total 36-Year Cost	**$2,469,063**
Total Funding	**$2,469,063**

Sample

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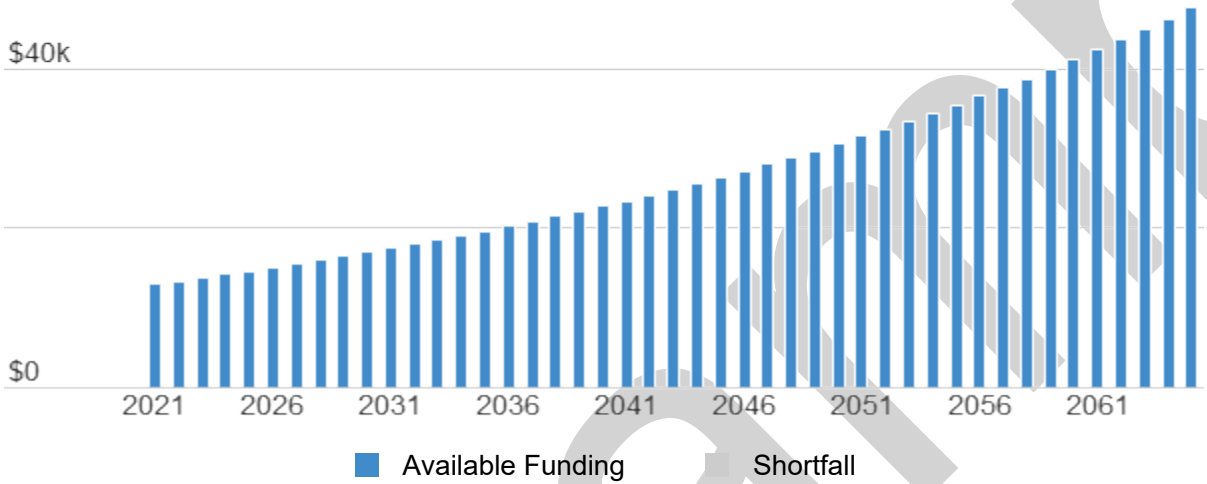
Real Estate Taxes Goal



Cost

Years	**2021 - 2065**
Annual Cost (Today's Value)	**$13,000**
Cost Grows at	**3.00%**
Annual Cost (Future Value)	**$13,000**

Funding

Dedicated Funding	**$1,829,834**
Annual Contributions	**$25,000 / year**
Growth	**$0**
Dedicated Funding Used	**$587,890**
Other Portfolio Assets Used	**$617,546**

Options for Meeting Your Goal

This goal is projected to be fully funded. No additional savings are required to achieve it.

Real Estate Taxes Goal Summary

Total 45-Year Cost	**$1,205,436**
Total Funding	**$1,205,436**

Sample

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Next Steps

Action Items	Due	Completed

Sample

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