John Sample and Jane Sample

NEEDS ANALYSIS PRESENTATION
June 21, 2011

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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, which may be included in this analysis, will yield different results depending on the variables inputted, and the assumptions underlying the calculation. 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 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 500 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): ______________________________ ______________

John Sample Date

______________________________ ______________

Jane Sample Date

Advisor: ______________________________ ______________

Ed Bosch Date

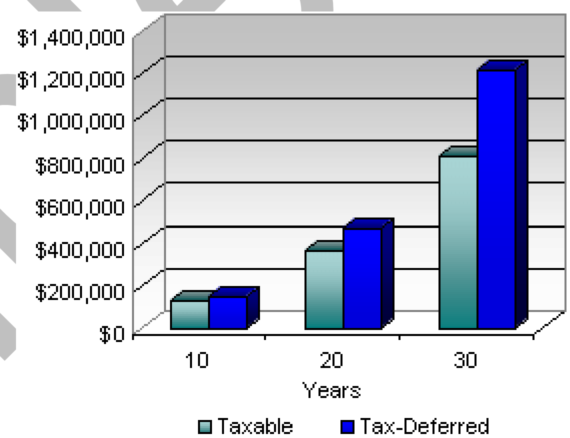
Retirement Analysis

The Power of Tax Deferred Growth

Why pay taxes now if you don't have to? Tax deferred vehicles allow you to make investments today and defer paying taxes on investment growth until the funds are withdrawn. Because it could be many years before you need to tap these funds, this allows for many years of potential investment growth. Contributions made on either a pre-tax or tax deductible basis reduce your current taxable income, potentially allowing you to invest more. As any growth is tax-deferred, your balance will increase more quickly than if you had placed your money in a taxable vehicle. This could result in more accumulation for you and your heirs. The following table and chart show the difference in taxable and tax-deferred growth for a person saving $9,000 per year over 30 years*:

	10 Years	20 Years	30 Years
Taxable Balance	$128,434	$366,708	$808,758
Tax Deferred Balance	$144,865	$472,402	$1,212,957
Difference	**$16,431**	**$105,694**	**$404,198**
Tax Deferred Balance After Taxes	$131,149	$399,301	$977,218

**Assumes 8.5% Rate of Return, 25% federal tax rate on the growth of the asset. The tax-deferred values exclude the 10% penalty that would potentially be assessed if the values were withdrawn prior to age 59 ½. Lower tax rates on capital gains and dividends would make the return on the taxable investment more favorable, reducing the difference in performance between the two types of accounts. Historically, higher rates of return have been accompanied by higher volatility. Please consider your personal investment horizon and income tax brackets, both current and anticipated when making an investment decision.*



Popular Tax Deferred Investment Vehicles

There are many tax-deferred investment vehicles available to you. The table below lists the most popular:

401(k) Accounts	A defined contribution plan offered by a corporation to its employees affording three main advantages. First, contributions come out of your paycheck before taxes, lowering your taxable income. Second, tax deferred growth and third, the potential for an employer match on your contribution. All withdrawals are subject to ordinary income taxes and may be subject to a 10% federal tax penalty if taken prior to 59 1/2.
403(b) Accounts	Also a defined contribution plan but made available to certain employees of certain non-profit and charitable organizations. Both a 401(k) and 403(b) have a maximum annual contribution in 2011 of $16,500, and individuals over age 50 can contribute an additional 'catch-up' contribution of $5,500. All withdrawals are subject to ordinary income taxes and may be subject to a 10% federal tax penalty if taken prior to 59 1/2. Withdrawals from 403(b) accounts are prohibited before the occurrence of certain events such as attaining age 59 1/2, severance from employment, disability or hardship.
Traditional Individual Retirement Account (IRA)	A Traditional IRA is a retirement investing tool for employed individuals and their non-working spouses that allows annual contributions up to a specified maximum amount. Tax deductions may be allowed on the contribution amount depending upon the individual's income and whether or not they participate in an employer-sponsored retirement plan. Any withdrawal of tax-deductible amounts is subject to ordinary income taxes, as well as a 10% federal tax penalty if taken before age 59 1/2.

Roth IRA	Similiar to a Traditional IRA, a Roth IRA allows individuals to contribute up to a specified maximum amount. Unlike a Traditional IRA, a Roth IRA cannot accept contributions if the owner has adjusted gross income over a certain amount. All contributions made to a Roth IRA are done on an after tax basis. However, if plan requirements are met, withdrawals of earnings are tax-free.
Annuities	An annuity is a contract, offered by an insurance company, between an investor the holder and an insurance company, designed to provide payments to the holder at specific intervals, usually after retirement. Annuities are tax-deferred, meaning that the earnings grow tax-deferred until withdrawal. Money distributed from the annuity will be taxed as ordinary income in the year the money is received. Money withdrawn prior to age 59 1/2 may be subject to a 10% federal tax penalty. Annuities provide no additional tax advantages when used to fund a qualified plan. *Annuities may have additional charges such as mortality and expense risk charges, annual administrative expenses, surrender charges, and fees associated with the subaccount such as the operating expenses of the investment portfolios.* *Variable annuities are long-term, tax-deferred investment vehicles designed for retirement purposes and contain both an investment and insurance component. Variable annuity contract holders are subject to investment risks, including the possible loss of principal invested. Investors should carefully consider the investment objectives, risks, charges and expenses of the variable annuity before investing. Variable annuities are sold only by prospectus, which contains more complete information about the investment company. Please request a prospectus from your financial representative and read it carefully before investing. Guarantees are based on the claims paying ability of the issuer. Withdrawals of taxable amounts made prior to age 59 ½ are subject to 10% federal penalty tax in addition to income tax and surrender charges. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. The investment returns and principal value of the available sub-account portfolios will fluctuate so that the value of an investor's unit, when redeemed, may be worth more or less than their original value.*

IRA Rollover

When you leave your employer for a new job, or to enter retirement, you must often decide what to do with any money you have in your employer-sponsored 401(k) or other retirement plan. Since funds in your retirement accounts are generally funded with pre-tax contributions, they will be subject to ordinary income tax upon distribution. Without proper planning, you could lose as much as **40%**[1] of this nest egg to taxes and penalties.

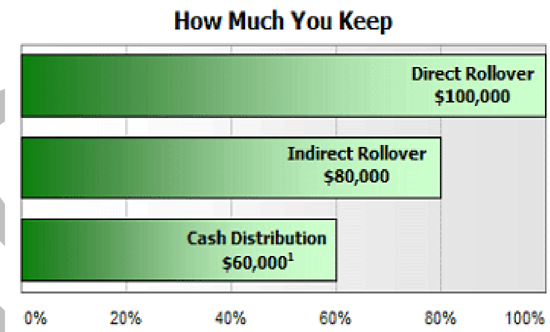
Depending upon your unique situation, you may have four different options to consider:

- Leave funds in your old employer's plan (if allowed by employer)
- Roll the money into your new employer's plan (if available; may be subject to waiting period)
- Withdraw your funds with a **cash distribution**
- **Roll** your funds into another Individual Retirement Account (IRA) or Individual Retirement Annuity

Three ways of taking a $100,000 plan distribution

Direct Rollover to an IRA

Keep 100% of value of your savings building for the future.



Indirect Rollover

20% mandatory federal tax withholding by your employer, and burden shifts to you to come up with an equal amount of funds to complete a full rollover within 60 days.

Cash Distribution

Have the check made out to you and keep the cash. Distribution is treated as taxable income and may be subject to early withdrawal penalty of an additional 10%. 20% withholding applies.

[1]Assumes 30% federal tax bracket and additional 10% penalty due to withdrawals made prior to age 59½

The Benefits of a Direct Rollover

Reduced Taxation

With a direct rollover, you avoid the 20% mandatory withholding imposed on cash distributions including indirect rollovers and there is no immediate federal income tax levied. This results in the entire balance continuing to grow tax deferred until you begin to make withdrawals from your account. Additionally, since the rollover is not considered a taxable distribution, the 10% penalty for early withdrawals (prior to age 59½) is also avoided.

Increased Investment Choices

Many employer sponsored plans are limited in the number and types of options available for investment. In an IRA, you can choose from among a range of investment options such as stocks, bonds, mutual funds, money market accounts, fixed interest options or annuities.

Consolidation

The more accounts you have, the more difficult it is to keep track of everything. Consolidating into a single IRA can make tracking balances and monitoring withdrawals easier, while cutting down on paper-work.

Important Notes

Differences in Investments

When considering rolling over your investment funds, be aware of differences in features, fees and charges, and surrender charges between different investments. These fees and charges have not been included in the discussion above. Had fees and charges been deducted, the values reflected would have been lower.

Steps Toward Achieving Your Retirement

Step 1 - Determine Your Cost of Retirement

Achieving your retirement goals will not happen automatically. The first step to consider as retirement approaches is to determine your cost of retirement. Your cost of retirement will be affected by many factors. Three of the most significant are:

- **Your monthly retirement living expenses**
  A common rule of thumb is somewhere between 70% and 100% of your annual earned income prior to retirement.
- **Your retirement age**
  This is the age at which you plan to stop working full time and start accessing your retirement portfolio assets.
- **Your life expectancy**
  This will define how many years your retirement costs will continue to be incurred.

Step 2 - Apply Your Income Sources

Once your cost of retirement assumptions have been defined, you can start to look at the income sources that will be available to you in retirement to help offset your retirement costs. Income sources may include among other things:

- Social Security
- Pensions
- Immediate annuity payments

Step 3 - Withdraw from Your Portfolio Assets

Once your available income sources have been applied to your costs of retirement, you can take withdrawals against your portfolio assets to make up the difference. Portfolio assets commonly include:

- Brokerage accounts
- Money Market accounts
- 401(k)s, 403(b)s, and other employer-sponsored retirement accounts
- IRAs
- Annuities

Step 4 - If Necessary, Consider Changes

If you determine that you are not on track to achieve your retirement objectives, you will need to consider making some changes. These changes may include:

- Saving more before you retire
- Redefining your retirement age
- Considering part time employment during retirement
- Spending less during retirement
- Combination of above

The Cost of Your Retirement

Thinking about retirement is often difficult. It is hard to be concerned about what will happen 20 to 30 years in the future, while you are stretching your resources to meet your needs today. It is however, critical to think about how you will support yourself (and your spouse) during retirement. With people living longer, you may wind up spending as much as a third of your life in retirement. The first step is often looking at what your cost of retirement may be.

So, what level of expenses can you expect in retirement? Let's assume that you retire at age **65** (2022), have retirement living expenses of **$14,333** per month (or **$172,000** each year) and that those expenses grow at **3.00%** each year from now until **Jane** is age **90** (2049). Over the **28** years of your retirement, your living expenses would total **$10,221,349**.

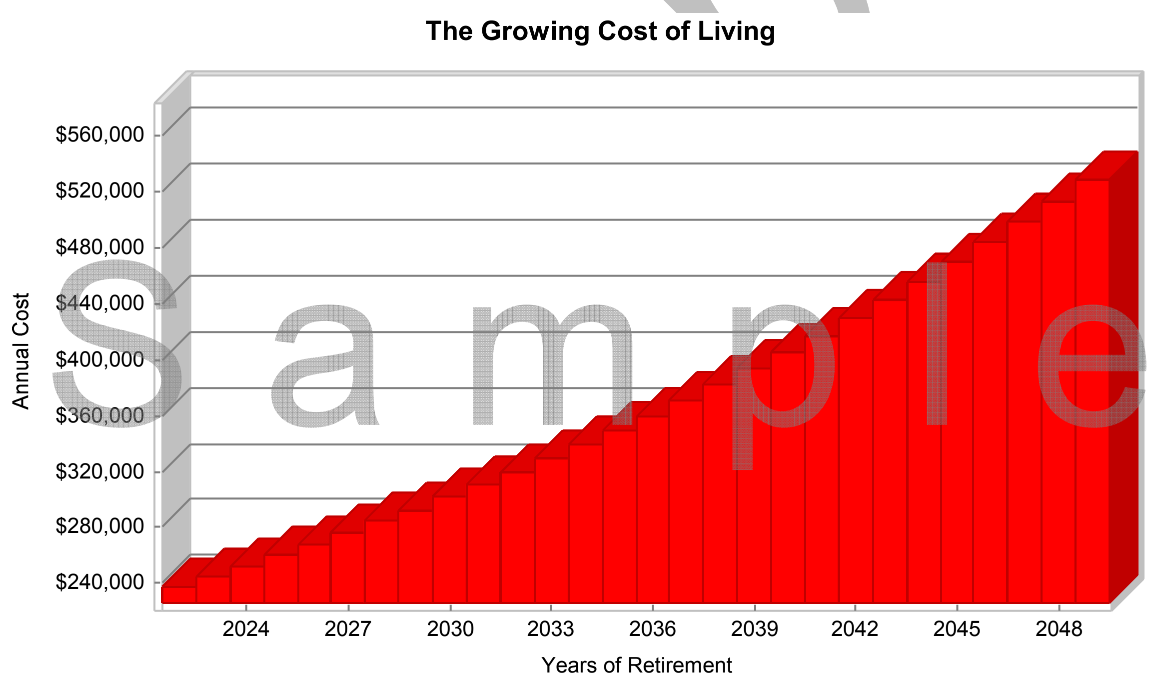
Retirement lasts from
2022 - 2049
(28 years)

Total Living Expenses
$10,221,349

Total Cost of Retirement
$10,221,349

How high will your expenses grow?

The chart below illustrates the mounting costs of your retirement, showing that you can expect an annual living expense of **$172,000** today to grow to **$238,088** in your first year of retirement (2022) and to **$528,863** in your last year (2049).



Keep in Mind...

It does not necessarily cost less to live during retirement. While for some it may be true that they will need less money in retirement, it is not always the case. Health care costs, entertainment and travel expenses are examples of living expenses that can be expected to go up, not down, during your retirement years.

Your Retirement Income

Although you may no longer be employed full-time during your retirement years, that doesn’t mean your income will disappear entirely. Income sources like pension plans, annuities, social security or part-time employment can help offset your retirement living expenses.

During retirement, your income will come from the following sources:

- John's Social Security **$21,960**/yr 2022-2049
- Jane's Social Security **$12,924**/yr 2024-2049

For this analysis, your retirement income will be indexed at an annual rate of 3.00% and be subject to an income tax rate of 25.0%.

Total Cost of Retirement
$10,221,349

Total Net Retirement Income
$1,427,723

Funding Gap
$8,793,626

Percent Funded by Income
14%

Will your income be enough?

The chart below compares your total retirement expenses to the total net income you expect to receive during the **28** years of your retirement. Based on the income assumptions above, your retirement income alone will not be enough to fully offset your retirement expenses.

Expenses vs. Income

Keep in Mind...

According to an October 2008 update of AARP's report "Staying Ahead of the Curve 2007", 70% of older workers (ages 45-75) intend to keep working during their retirement years.

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Building a Nest Egg

Often, the primary resource you have for offsetting the cost of retirement is the value of your accumulated capital resources. These resources are assumed to grow over time through regular savings and growth, resulting in a "nest egg" that may partially or completely offset your cost of retirement. With a total retirement cost of **$10,221,349**, you would need to amass total capital resources of **$6,939,200** by the time you retire in **2022** (assuming a rate of return on assets of **5.00%** prior to retirement and **5.00%** during retirement and **25.0%** tax on any withdrawals).

Total Cost of Retirement
$10,221,349

Nest Egg Needed at Retirement
$6,939,200

Nest Egg Available
$12,706,823

Percent of Needed Nest Egg
183%

To get an idea of the size of the nest egg that you would need to accumulate before you retire, we'll take a look at your existing resources and your planned savings.

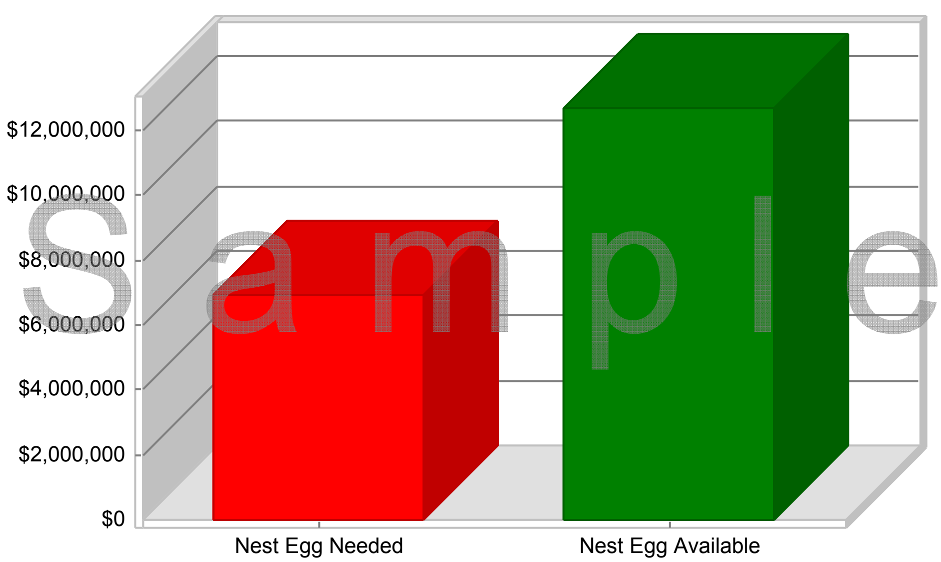
You currently have **$1,308,708** in qualified savings and **$6,120,708** in non-qualified savings. These savings are assumed to grow at an annual rate of **5.00%** before retirement and at an annual rate of **5.00%** after retirement. When withdrawals are made, those withdrawals will be taxed at a rate of **25.0%**.

From now until retirement you plan to save **$0** each month in qualified funds and **$0** in non-qualified funds. These contributions will increase each year by **3.00%**.

Will your nest egg be enough?

The chart below illustrates the difference between the nest egg you'd need at retirement in order to fully offset your expenses and the nest egg you are likely to accumulate. Based on the assumptions made above, your assets should be sufficient to fully fund your retirement.

Comparing Nest Eggs



The Big Picture

There are two main resources at your disposal with which you can offset the costs of retirement: income and your capital resources. You accumulate capital throughout your pre-retirement years through savings and growth. Additionally, various outside sources may provide you with a steady income during retirement. By comparing the combination of these resources with your expected retirement expenses, you can get a picture of how successful you will be in financing your retirement.

With a Total Retirement Cost of **$10,221,349** and Total Net Retirement Income Sources of **$1,427,723**, you will have a Remaining Need of **$8,793,626**. Your projected nest egg of **$12,706,823** will allow for Total Capital Withdrawals of **$35,259,145** (after taxes). Together, your income and assets will cover **358%** of your total retirement costs.

Total Cost of Retirement
$10,221,349

Total Retirement Income Sources
$1,427,723

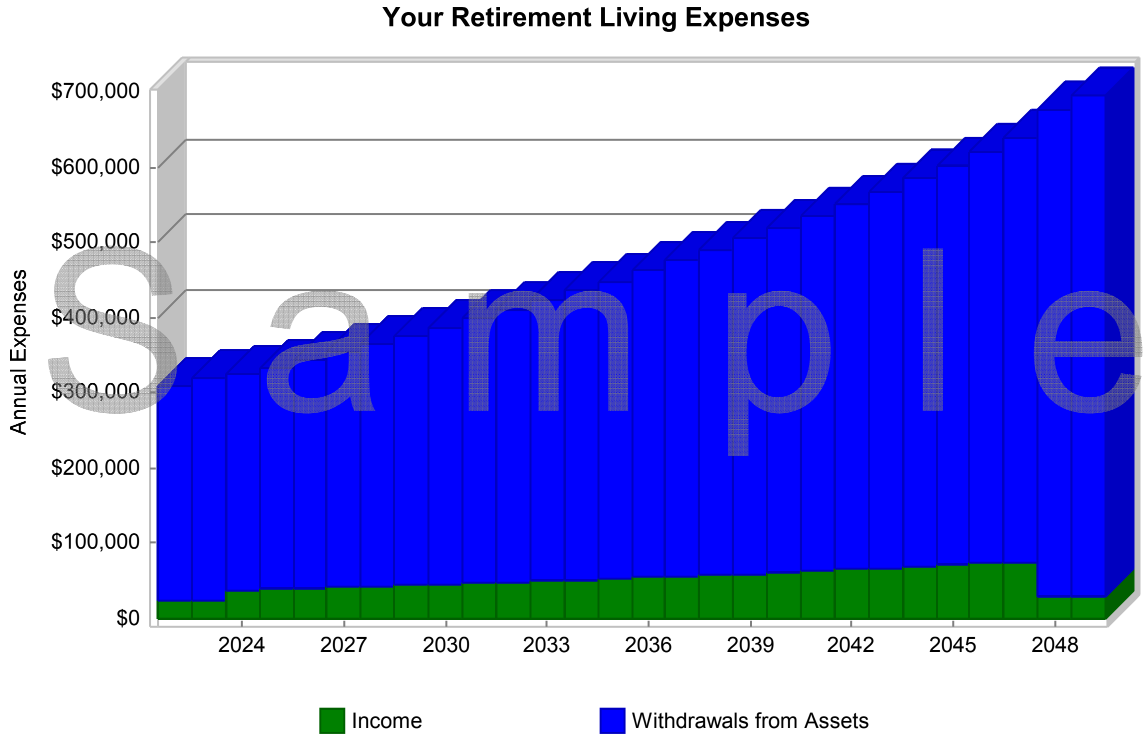
Total Capital Withdrawals
$8,793,626

Remainder
$26,465,519

Percent Funded
358%

Will you make it?

The chart below illustrates how your income sources and capital resources would be used to fund the annual expenses of your retirement. Years in which a shortfall exists (i.e. when you don't have enough funds to cover your living expenses), show a deficit value in red. Based on the assumptions made in this analysis, your current savings and expected income will be sufficient to fully fund your retirement expenses.



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Options for Meeting Your Retirement Needs

Congratulations!
Based upon the assumptions made in this analysis, your current retirement goals are projected to be fully achieved. Before making changes to your current assumptions regarding savings, retirement spending, or your retirement date, you should consult with your financial professional.

Save More Before You Retire

Based upon your assumptions, you will have **No funding shortfall** and your Total Cost of Retirement of **$10,221,349** will be satisfied without the need for any additional pre-retirement savings.

Increase Monthly Savings by
$0
(to **$0** per month)

Total Cost of Retirement
$10,221,349

Total Retirement Funding
$36,686,868

Percent Funded
358%

Spend Less During Retirement

Based upon your assumptions, you will have **No funding shortfall** and your Total Cost of Retirement of **$10,221,349** will be satisfied without any reduction in your planned retirement living expenses.

Reduce Monthly Expenses by
$0
(to **$14,333** per month)

Total Cost of Retirement
$10,221,349

Total Retirement Funding
$36,686,868

Percent Funded
358%

Retire Later

Based upon your assumptions, you will have **No funding shortfall** and your Total Cost of Retirement of **$10,221,349** will be satisfied without the need to delay your retirement beyond your planned retirement age of **65**.

Delay Retirement
0 years
(until **age 65**)

Total Cost of Retirement
$10,221,349

Total Retirement Funding
$36,686,868

Percent Funded
358%

Retirement Income Details

Year	Age	John's SS Income	Jane's SS Income	Total Income	Income Taxes @25.0%	Net Income
2022	65/63	$30,398	$0	$30,398	$7,600	$22,798
2023	66/64	31,310	0	31,310	7,828	23,482
2024	67/65	32,249	18,979	51,228	12,807	38,421
2025	68/66	33,216	19,549	52,765	13,191	39,574
2026	69/67	34,213	20,135	54,348	13,587	40,761
2027	70/68	35,239	20,739	55,978	13,995	41,983
2028	71/69	36,297	21,361	57,658	14,415	43,243
2029	72/70	37,385	22,002	59,387	14,847	44,540
2030	73/71	38,507	22,662	61,169	15,292	45,877
2031	74/72	39,662	23,342	63,004	15,751	47,253
2032	75/73	40,852	24,042	64,894	16,224	48,670
2033	76/74	42,078	24,764	66,842	16,711	50,131
2034	77/75	43,340	25,507	68,847	17,212	51,635
2035	78/76	44,640	26,272	70,912	17,728	53,184
2036	79/77	45,979	27,060	73,039	18,260	54,779
2037	80/78	47,359	27,872	75,231	18,808	56,423
2038	81/79	48,780	28,708	77,488	19,372	58,116
2039	82/80	50,243	29,569	79,812	19,953	59,859
2040	83/81	51,750	30,456	82,206	20,552	61,654
2041	84/82	53,303	31,370	84,673	21,168	63,505
2042	85/83	54,902	32,311	87,213	21,803	65,410
2043	86/84	56,549	33,280	89,829	22,457	67,372
2044	87/85	58,245	34,279	92,524	23,131	69,393
2045	88/86	59,993	35,307	95,300	23,825	71,475
2046	89/87	61,792	36,366	98,158	24,540	73,618
2047	90/88	63,646	37,457	101,103	25,276	75,827
2048	91/89	0	38,581	38,581	9,645	28,936
2049	92/90	0	39,739	39,739	9,935	29,804
				1,903,636	**475,913**	**1,427,723**

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Pre-Retirement Savings and Growth

Non-Qualified Savings:	$0/yr		
Qualified Savings:	$0/yr	Non-Qualified Capital Resources Today:	$6,120,708
Employer Contributions:	$0/yr	Qualified Capital Resources Today:	$1,308,708
Total Annual Savings:	**$0/yr**	**Total Capital Resources Today:**	**$7,429,416**

Year	Age	BOY Capital Resources	Savings	Capital Resources after Savings	Growth at 5.00%	EOY Capital Resources
2011	54/52	$7,429,416	$0	$7,429,416	$371,471	$7,800,887
2012	55/53	7,800,887	0	7,800,887	390,044	8,190,931
2013	56/54	8,190,931	0	8,190,931	409,547	8,600,478
2014	57/55	8,600,478	0	8,600,478	430,024	9,030,502
2015	58/56	9,030,502	0	9,030,502	451,525	9,482,027
2016	59/57	9,482,027	0	9,482,027	474,101	9,956,128
2017	60/58	9,956,128	0	9,956,128	497,806	10,453,934
2018	61/59	10,453,934	0	10,453,934	522,697	10,976,631
2019	62/60	10,976,631	0	10,976,631	548,832	11,525,463
2020	63/61	11,525,463	0	11,525,463	576,273	12,101,736
2021	64/62	12,101,736	0	12,101,736	605,087	12,706,823

Capital Resources Details

Capital Resources Today:	$7,429,416
Pre-Retirement Growth and Savings:	$5,277,407
Total Resources at Retirement:	**$12,706,823**

Year	Age	BOY Capital Resources	Net Withdrawals to fund Expenses	Taxation on Withdrawals at 25.0%	Total Withdrawal of Capital	Total Capital after Withdrawal	Growth at 5.00%	EOY Capital Resources
2022	65/63	$12,706,823	$215,290	$71,763	$287,053	$12,419,770	$620,989	$13,040,759
2023	66/64	13,040,759	221,749	73,916	295,665	12,745,094	637,255	13,382,349
2024	67/65	13,382,349	214,167	71,389	285,556	13,096,793	654,840	13,751,633
2025	68/66	13,751,633	220,591	73,530	294,121	13,457,512	672,876	14,130,388
2026	69/67	14,130,388	227,209	75,736	302,945	13,827,443	691,372	14,518,815
2027	70/68	14,518,815	234,027	78,009	312,036	14,206,779	710,339	14,917,118
2028	71/69	14,917,118	241,047	80,349	321,396	14,595,722	729,786	15,325,508
2029	72/70	15,325,508	248,278	82,759	331,037	14,994,471	749,724	15,744,195
2030	73/71	15,744,195	255,726	85,242	340,968	15,403,227	770,161	16,173,388
2031	74/72	16,173,388	263,398	87,799	351,197	15,822,191	791,110	16,613,301
2032	75/73	16,613,301	271,301	90,434	361,735	16,251,566	812,578	17,064,144
2033	76/74	17,064,144	279,439	93,146	372,585	16,691,559	834,578	17,526,137
2034	77/75	17,526,137	287,822	95,941	383,763	17,142,374	857,119	17,999,493
2035	78/76	17,999,493	296,457	98,819	395,276	17,604,217	880,211	18,484,428
2036	79/77	18,484,428	305,351	101,784	407,135	18,077,293	903,865	18,981,158
2037	80/78	18,981,158	314,511	104,837	419,348	18,561,810	928,091	19,489,901
2038	81/79	19,489,901	323,946	107,982	431,928	19,057,973	952,899	20,010,872
2039	82/80	20,010,872	333,665	111,222	444,887	19,565,985	978,299	20,544,284
2040	83/81	20,544,284	343,675	114,558	458,233	20,086,051	1,004,303	21,090,354
2041	84/82	21,090,354	353,984	117,995	471,979	20,618,375	1,030,919	21,649,294
2042	85/83	21,649,294	364,604	121,535	486,139	21,163,155	1,058,158	22,221,313
2043	86/84	22,221,313	375,542	125,181	500,723	21,720,590	1,086,030	22,806,620
2044	87/85	22,806,620	386,809	128,936	515,745	22,290,875	1,114,544	23,405,419
2045	88/86	23,405,419	398,413	132,804	531,217	22,874,202	1,143,710	24,017,912
2046	89/87	24,017,912	410,366	136,789	547,155	23,470,757	1,173,538	24,644,295
2047	90/88	24,644,295	422,677	140,892	563,569	24,080,726	1,204,036	25,284,762
2048	91/89	25,284,762	484,523	161,508	646,031	24,638,731	1,231,937	25,870,668
2049	92/90	25,870,668	499,059	166,353	665,412	25,205,256	1,260,263	26,465,519

Needs vs. Resources Details

Year	Age	Living Expenses @3.00%	Income Applied Toward Needs	Capital Withdrawal to Meet Needs	Remaining Need (Deficit)
2022	65/63	$238,088	$22,798	$215,290	$0
2023	66/64	245,231	23,482	221,749	0
2024	67/65	252,588	38,421	214,167	0
2025	68/66	260,165	39,574	220,591	0
2026	69/67	267,970	40,761	227,209	0
2027	70/68	276,010	41,983	234,027	0
2028	71/69	284,290	43,243	241,047	0
2029	72/70	292,818	44,540	248,278	0
2030	73/71	301,603	45,877	255,726	0
2031	74/72	310,651	47,253	263,398	0
2032	75/73	319,971	48,670	271,301	0
2033	76/74	329,570	50,131	279,439	0
2034	77/75	339,457	51,635	287,822	0
2035	78/76	349,641	53,184	296,457	0
2036	79/77	360,130	54,779	305,351	0
2037	80/78	370,934	56,423	314,511	0
2038	81/79	382,062	58,116	323,946	0
2039	82/80	393,524	59,859	333,665	0
2040	83/81	405,329	61,654	343,675	0
2041	84/82	417,489	63,505	353,984	0
2042	85/83	430,014	65,410	364,604	0
2043	86/84	442,914	67,372	375,542	0
2044	87/85	456,202	69,393	386,809	0
2045	88/86	469,888	71,475	398,413	0
2046	89/87	483,984	73,618	410,366	0
2047	90/88	498,504	75,827	422,677	0
2048	91/89	513,459	28,936	484,523	0
2049	92/90	528,863	29,804	499,059	0
		10,221,349	**1,427,723**	**8,793,626**	**0**

Analysis Result Summary

This report summarizes the results of the analyses for John Sample and Jane Sample. It provides the information that is the basis for the "takeaway" message. All of the details concerning the process of how these results were arrived at are contained in the specific chapters for each selected analysis.

Family Information

Client: John Sample and Jane Sample

Address: 1001 E. Hector St.
Conshohocken, PA 19428

H: (610) 684-1100
C: (610) 555-4444 (John)
C: (610) 555-3333 (Jane)
F: (610) 825-5182

Client: John Sample
Date of Birth: 6/26/1957
Current Age: 53

Spouse: Jane Sample
Date of Birth: 4/28/1959
Current Age: 52

Children	Gender	Age	Date of Birth
Jessica Affluent	Female	11	9/3/1999
Jimmy Affluent	Male	14	2/14/1997

Analysis Performed

- Retirement Analysis

Result Summary

Total Cost of Retirement
$10,221,349

Total Retirement Income Sources
$1,427,723

Total Capital Withdrawals
$8,793,626

Remainder
$26,465,519

Percent Funded
358%

Percent Funded by Income
14%

This retirement analysis looks at the projected cost of your retirement, and compares that to your expected income sources, and the capital resources you may be accumulating for retirement. Based upon your assumptions for retirement age and duration, the analysis determines whether or not you are projected to have enough resources to cover your assumed cost of retirement.

Based upon the assumptions utilized in this analysis, your current retirement goal is projected to be fully achieved. Before making changes to your current assumptions regarding savings, retirement spending, or your retirement date, you should consult with your financial professional.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Information Summary

The following financial information and assumptions were used in the preparation of this analysis.

Family Information

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Address: 1001 E. Hector St.
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Retirement Analysis

Basic Assumptions

Analysis for: John Sample	
Date of Birth: 6/26/1957	Retirement Begins at Age: 65 (2022)
Current Age: 53	Retirement Ends at Age: 90 (2049)

Financial Assumptions

Assets Grow at: 5.00%	Withdrawals are Taxed at: 25.0%
Income is Indexed at: 3.00%	Income is Taxed at: 25.0%
Expenses Grow at: 3.00%	Retirement Living Expenses: $14,333/month
Savings Increase by: 3.00%	($172,000/yr)

Assets & Savings

Qualified Assets	Current Value
401(k) - Barclays (Qualified Retirement - Traditional 401(k))	$450,758
IRA - Charles Schwab (Qualified Retirement - IRA)	$857,950
Total	$1,308,708

Non-Qualified Assets	Current Value
Checking (Cash Equivalent - Cash)	$50,000
E*Trade Stock (Taxable Investment)	$55,775
Fidelity Stock (Taxable Investment)	$479,440
Fidelity Taxable Brokerage (Taxable Investment)	$416,609
Managed Account (Taxable Investment)	$4,539,120
Roth IRA - Charles Schwab (Roth IRA)	$264,464
Variable Annuity TIAA CREF (Annuity - Fixed)	$315,300
Total	$6,120,708

Annual Pre-Retirement Savings

None

Income Sources

	From	Until	Annual Amount
John's Social Security	2022	2049	$21,960
Jane's Social Security	2024	2049	$12,924