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**Paul and Lynn Doe**

**Facts**  
May 03, 2017

Sample

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Sample

## 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 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): \_\_\_\_\_  
Paul Doe

\_\_\_\_\_ Date

\_\_\_\_\_ Lynn Doe

\_\_\_\_\_ Date

Advisor: \_\_\_\_\_  
Michael George

\_\_\_\_\_ Date

Sample

 Profile

<b>Client Information</b>	<b>Paul Doe</b>	<b>Lynn Doe</b>
Date of Birth	1/1/1958 (Age 59)	1/1/1959 (Age 58)
Gender	Male	Male
Marital Status	Married	Married
Annual Before-Tax Income	\$450,000	\$100,000
Retirement Age	65	65
Life Expectancy	100	100
<b>Children</b>	<b>Relationship</b>	<b>Date of Birth</b>
Michael Price	Son	1/1/1988 (Age 29)
Stacy Price	Daughter	1/1/1990 (Age 27)
<b>Other Family &amp; Friends</b>	<b>Relationship</b>	<b>Date of Birth</b>
Daniel Grady	Business Partner	1/1/1980 (Age 37)

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Sample

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## Retirement

- Paul and Lynn would both like to retire at 65. They estimated that they would need \$250,000 in today's terms.

## Leave to Heirs

- Paul and Lynn would like to leave \$0 to their heirs.

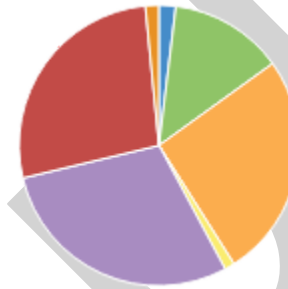
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## Net Worth Summary

Total Net Worth	<b>\$4,791,484</b>
Paul	<b>\$2,899,534</b>
Lynn	<b>\$15,000</b>
Joint - ROS	<b>\$1,876,950</b>

## Assets by Type



Cash Equivalents	1.94%
Taxable Investments	13.14%
Qualified Retirement	25.91%
Life Insurance	1.16%
Business Interests	29.12%
Real Estate	27.18%
Personal Property	1.55%

Assets	Paul	Lynn	Joint - ROS	Total
Lynn and Paul Savings	--	--	\$100,000	\$100,000
Paul and Lynn's Joint Investments	--	--	\$676,950	\$676,950
Inherited IRA from Paul's Dad	\$181,022	--	--	\$181,022
Paul's Price Wealth Advisors 401(k)	\$1,153,512	--	--	\$1,153,512
Lynn's Whole Life	--	\$5,000	--	\$5,000
Paul's Whole Life	\$55,000	--	--	\$55,000
Price Wealth Advisors, LLC	\$1,500,000	--	--	\$1,500,000

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<b>Assets</b>	<b>Paul</b>	<b>Lynn</b>	<b>Joint - ROS</b>	<b>Total</b>
Primary Residence	--	--	\$1,000,000	\$1,000,000
Shore House	--	--	\$400,000	\$400,000
Lynn's Car	--	\$30,000	--	\$30,000
Paul's Car	\$50,000	--	--	\$50,000
<b>Total Assets</b>	<b>\$2,939,534</b>	<b>\$35,000</b>	<b>\$2,176,950</b>	<b>\$5,151,484</b>
<b>Liabilities</b>	<b>Paul</b>	<b>Lynn</b>	<b>Joint - ROS</b>	<b>Total</b>
Home Mortgage	--	--	(\$200,000)	(\$200,000)
Vacation Home Mortgage	--	--	(\$100,000)	(\$100,000)
Lynn's Car Loan	--	(\$20,000)	--	(\$20,000)
Paul's Car Loan	(\$40,000)	--	--	(\$40,000)
<b>Total Liabilities</b>	<b>(\$40,000)</b>	<b>(\$20,000)</b>	<b>(\$300,000)</b>	<b>(\$360,000)</b>

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## Income, Salaries & Bonuses

### Lynn's School Principal Salary

Amount: \$100,000

Starts: Year 2014

Owner: Lynn Doe

Ends: Spouse's Retirement (age 65 in 2024)

### Paul's Salary from Business

Amount: \$450,000

Starts: Year 2014

Owner: Paul Doe

Ends: Client's Retirement (age 65 in 2023)

## Social Security

### Paul's Social Security

Full Retirement Age Amount

Start Collecting at: age 65 and 0 months

Retirement Benefit: \$22,669

Disability Benefit: \$0

Surviving Child Benefit: \$0

### Lynn's Social Security

Exempt Pension

### Benefit Options

Currently Filed & Suspended: No

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## Income, Deferred

### Lynn's School Pension

Amount: \$60,000

Starts: Spouse's Retirement (age 65 in 2024)

Owner: Lynn Doe

Ends: Spouse's Death (age 100 in 2059)

## Transfers

### Brokerage Savings- Paul

Starts: Year 2014

Amount: \$10,000

Ends: Client's Retirement (age 65 in 2023)

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# Liabilities and Expenses Summary

Base Facts

## Mortgages

### Home Mortgage

Type: Mortgage	Property: Primary Residence
Institution:	Original Loan Amount: \$200,000
Current Balance: \$200,000 as of 11/5/2014	Date of Loan: 1/1/2014
Interest Rate: 4.000%	Term: 15 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$1,479	

### Vacation Home Mortgage

Type: Mortgage	Property: Shore House
Institution:	Original Loan Amount: \$100,000
Current Balance: \$100,000 as of 11/5/2014	Date of Loan: 1/1/2014
Interest Rate: 5.000%	Term: 30 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$537	

## Loans

### Lynn's Car Loan

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Type: Automobile	Institution:
Original Loan Amount: \$20,000	Current Balance: \$20,000 as of 11/5/2014
Date of Loan: 10/3/2014	Interest Rate: 5.000%
Number of Payments: 60	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$377

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### **Paul's Car Loan**

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Type: Automobile	Institution:
Original Loan Amount: \$40,000	Current Balance: \$40,000 as of 11/5/2014
Date of Loan: 10/3/2014	Interest Rate: 5.000%
Number of Payments: 60	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$755

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### **Living Expenses**

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Current Amount (today-64): \$300,000	Retirement Amount (age 65-100): \$250,000
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### **Living Expense Details**

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No Expense Details have been defined

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### **Liquidation Strategy**

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Current: By Type

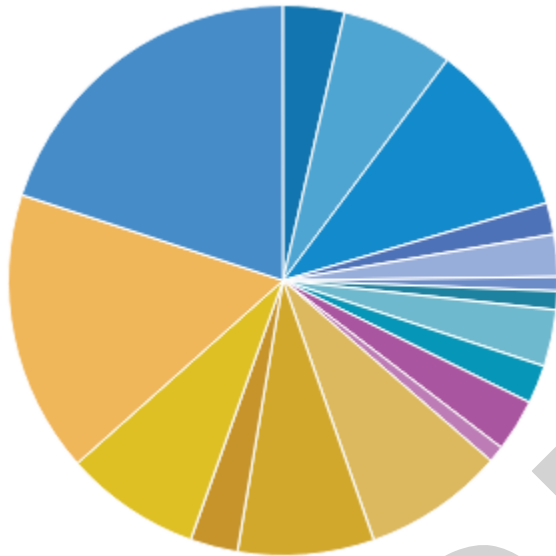
Retirement: By Type

Sample

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## All Assets - Current Allocation

(6.48% blended rate)



Large Growth	3.62%
Large Value	6.59%
Large Blend	10.26%
Mid Growth	1.86%
Mid Value	2.46%
Mid Blend	0.82%
Small Growth	1.11%
Small Value	3.33%
Small Blend	2.25%
International	3.10%
Emerg Mkts	0.96%
Sht Trm Mun	8.28%
Int Trm Mun	8.02%
Long Trm Mun	2.79%
Hgh Yld Bnd	7.98%
Inv Grd Bnd	16.59%
Other	19.96%

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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
<b>All Assets - Current Allocation</b>																		
Inherited IRA from Paul's Dad	\$33,880	\$20,808	\$66,380	\$0	\$0	\$0	\$0	\$37,630	\$0	\$0	\$20,952	\$0	\$0	\$0	\$0	\$0	\$1,373	\$181,023
Lynn and Paul Savings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100,000	100,000
Lynn's Whole Life	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,000	5,000
Paul and Lynn's Joint Investments	0	3,114	60,790	30,530	7,920	0	5,213	10,696	68	21,730	0	177,090	173,028	56,525	76,021	27,213	27,010	676,948
Paul's Price Wealth Advisors 401(k)	44,641	119,273	95,626	9,920	45,564	17,879	18,802	23,878	48,794	45,564	0	2,768	1,154	4,153	97,356	333,019	245,121	1,153,512
Paul's Whole Life	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55,000	55,000
<b>Totals</b>	<b>78,521</b>	<b>143,195</b>	<b>222,796</b>	<b>40,450</b>	<b>53,484</b>	<b>17,879</b>	<b>24,015</b>	<b>72,204</b>	<b>48,862</b>	<b>67,294</b>	<b>20,952</b>	<b>179,858</b>	<b>174,182</b>	<b>60,678</b>	<b>173,377</b>	<b>360,232</b>	<b>433,504</b>	<b>2,171,483</b>

	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	3.62%	6.59%	10.26%	1.86%	2.46%	0.82%	1.11%	3.33%	2.25%	3.10%	0.96%	8.28%	8.02%	2.79%	7.98%	16.59%	19.96%	100.00%

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

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*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.*

**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.*

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## Insurance, Life

### Lynn's Whole Life

Death Benefit: \$50,000

Insured: Lynn Doe

Annual Premium: 500

Institution:

Owner: Lynn Doe

Cash Value: \$5,000 as of 11/5/2014 8:03 AM

### Primary Beneficiaries

Paul Doe (100.00%)

### Contingent Beneficiaries

Equally to Children (100.00%)

### Paul's Term

Death Benefit: \$750,000

Insured: Paul Doe

Annual Premium: 500

Institution:

Owner: Paul Doe

### Primary Beneficiaries

Lynn Doe (100.00%)

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**Contingent Beneficiaries**

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Equally to Children (100.00%)

---

**Paul's Whole Life**

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Death Benefit: \$1,000,000

Institution:

Insured: Paul Doe

Owner: Paul Doe

Annual Premium: 1,500

Cash Value: \$55,000 as of 11/5/2014 8:04 AM

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**Primary Beneficiaries**

---

Lynn Doe (100.00%)

---

**Contingent Beneficiaries**

---

Equally to Children (100.00%)

---

**Insurance, Long Term Care**

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**Paul's LTC Insurance**

---

Benefit: \$200,000 Annually

Institution:

Insured: Paul Doe

Owner: Paul Doe

Annual Premium: 3,500

Elimination Period: 0 Days

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Benefit Period: 5 Years

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## Insurance, Disability

### Lynn's Short Term Disability

Benefit: 60% of Lynn's Salary

Policy Type: Group Short Term

Owner: Lynn Doe

Maximum Initial Benefit Cap:

Elimination Period: 0 Days

Institution:

Insured: Lynn Doe

Annual Premium: \$500

Maximum Annual Benefit:

Benefit Period: Age 65

### Paul's Long Term Disability

Benefit: 60% of Paul's Salary

Policy Type: Group Short Term

Owner: Paul Doe

Maximum Initial Benefit Cap:

Elimination Period: 0 Days

Institution:

Insured: Paul Doe

Annual Premium: \$500

Maximum Annual Benefit:

Benefit Period: Age 65

## Insurance, Property and Casualty

### Homeowner's Insurance

Insured Asset: Primary Residence

Owner: Paul and Lynn (Joint/ROS)

Institution Name:

Policy Type: Homeowner's

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## Next Steps

Action Items

Due

Completed

Sample

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