

Asset-Map®

Sample Family

January 2018

Lead Advisor
Todd Buss
Financial Consultant
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Lead Advisor: Todd Buss Spouse 1 (48e) Primary Spouse 2 (44e) Spouse Only Son (18)
Dependent Older Daughter (13) Dependent Younger Daughter (8)
Dependent Long-Term Care Insurance \$1/mo Whole Life Ins **Term Life Insurance** Salary Salary Work* Old Policy* Recent Policy* Work* \$175,000/yr \$150,000 \$500,000 \$60,000/yr Term Life Insurance **Group Life Ins Social Security Bonus** Work* Purchased Online Work³ \$1,000,000 \$120,000 \$21,000/yr \$20,000/yr **Group Disability Social Security Group Life Ins** Rollover IRA Employer* US Treasury* Work* AXA Advisors* \$42,000/yr \$525,000 \$1,800/mo \$21,000 **Disability Income** 401k Rollover IRA Principal* Former Employer* AXA Advisors \$4,500/mo \$55,000 \$17,000 **Group Disability** 401k 401k . Work* Work* Work* \$5,775/mo \$220,000 \$65,000 529 Account Older Daughter* \$22,000 529 Account \$195,000 / yr \$60,000 / yr \$37,000 \$262,000 \$103,000 529 Account Younger Daughter* Spouse Spouse \$8,500 01/01/1970 (est) 01/01/1974 (est) Whole Life Ins Old Policy* \$27,000 cv JOINT \$341,500 Student Loan Sallie Mae* (\$40,000)**Taxable Account** Cash Net Income Bank³ Monthly³ Stocks & Bonds³ \$35,000 \$13,000 \$30,000 **Expenses** Monthly* (\$8,500)**Credit Cards Auto Loan** Home 123 Main Street* Chase* (\$8,000)(\$20,000)\$700,000 Mortgage Bank* (\$400,000) Retirement Asset Income Non-Retirement Asset Owned By Another Deferred Annuity Stencil Residence Liability Insurance



Target-Map[®] Summary

Retirement Funding - Spouse 1 & Spouse 2

5 % \$5,456 3 % (\$1,009,440) 18.3 yrs **Expected Net** Annual Additional Present Capital Duration of Contributions to Return on Increase of Contributions Deficit Capital Fund Contributions

Based on the analysis performed, this Target-Map[®] is 65% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$1,009,440 or \$5,457 of monthly contributions inflated by 3% annually for 18.3 years.

Loss of Life - Spouse 1

5 %
Expected Net
Return on
Capital

(\$834,420) Present Capital Deficit N/A
Additional
Contributions to
Fund

3 % Annual Increase of Contributions

0.0 yrsDuration of
Contributions

Based on the analysis performed, this Target-Map[®] is 70% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$834,420.

Loss of Life - Spouse 2

5 % Expected Net Return on Capital

(\$860,018) Present Capital Deficit N/A
Additional
Contributions to
Fund

3 % Annual Increase of Contributions

0.0 yrsDuration of
Contributions

Based on the analysis performed, this Target-Map[®] is 47% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$860,018.

Long-term Disability - Spouse 1

5 % Expected Net Return on Capital

(\$1,074,607) Present Capital Deficit \$5,630 Additional Contributions to Fund 3 %
Annual
Increase of
Contributions

19.0 yrs
Duration of
Contributions

Based on the analysis performed, this Target-Map[®] is 59% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,074,607 or \$ 5,631 of monthly contributions inflated by 3% annually for 19.0 years.

Long-term Disability - Spouse 2

5 % Expected Net Return on Capital

(\$870,318) Present Capital Deficit \$3,905 Additional Contributions to Fund 3 % Annual Increase of Contributions

23.0 yrs
Duration of
Contributions

Based on the analysis performed, this Target-Map[®] is 30% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 870,318 or \$ 3,906 of monthly contributions inflated by 3% annually for 23.0 years.

Long-term Care Event - Spouse 1

5 % Expected Net Return on Capital

(\$558,324) Present Capital Deficit \$12,079 Additional Contributions to Fund 3 % Annual Increase of Contributions

4.0 yrsDuration of
Contributions

Based on the analysis performed, this Target-Map[®] is 59% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 558,324 or \$ 12,079 of monthly contributions inflated by 3% annually for 4.0 years.

Long-term Care Event - Spouse 2

5 % Expected Net Return on Capital

(\$306,885) Present Capital Deficit \$6,639 Additional Contributions to Fund 3 % Annual Increase of Contributions

4.0 yrsDuration of
Contributions

Based on the analysis performed, this Target-Map[®] is 77% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 306,885 or \$ 6,639 of monthly contributions inflated by 3% annually for 4.0 years.

Education Funding - Daughter Sample copy

5 % Expected Net Return on Capital

(\$59,100) Present Capital Deficit \$783 Additional Contributions to Fund 3 % Annual Increase of Contributions

6.7 yrsDuration of
Contributions

Based on the analysis performed, this Target-Map[®] is 26% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 59,100 or \$ 783 of monthly contributions inflated by 3% annually for 6.7 years.



Education Funding - Son Sample

5 % Expected Net Return on Capital

(\$43,906) Present Capital Deficit \$2,186 Additional Contributions to Fund 3 % Annual Increase of Contributions

1.7 yrs

Duration of
Contributions

Based on the analysis performed, this Target-Map[®] is 44% funded to meet the capital required to fund educational expenses.

Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 43,906 or \$ 2,186 of monthly contributions inflated by 3% annually for 1.7 years.

Education Funding - Daughter Sample

5 % Expected Net Return on Capital

(\$61,000) Present Capital Deficit \$808 Additional Contributions to Fund 3 % Annual Increase of Contributions

6.7 yrsDuration of
Contributions

Based on the analysis performed, this Target-Map[®] is 24% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 61,000 or \$ 808 of monthly contributions inflated by 3% annually for 6.7 years.

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Capital Required (Present Value)

Retirement Funding - Spouse 1 & Spouse 2

Based on the analysis performed, this Target-Map[®] is 65% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,009,440 or \$ 5,457 of monthly contributions inflated by 3% annually for 18.3 years.



(\$2,911,617)

What You Want

What You Have

Canital Available (Procent Value Equivalent)

After-tax Cash-flow Desired		Cash-flow Sources Available 29%
• Living Expenses: Starting at Spouse 1 age 65 (\$153,000 inflated at 3%/year for 25 years)	\$2,213,012	Social Security : US Treasury * Startin (\$21,000 for 29 years COLA 3% less 15)
• Travel Expenses (10% Primary/Spouse Ann. Earned Income): Starting at Spouse 1 age 65 (\$25,500 inflated at 3%/year for 15 years)	\$242,144	Social Security : US Treasury * Startin (\$42,000 for 29 years COLA 3% less 15)
• Medical Expenses (15% Primary/Spouse Ann. Earned Income): Starting at Spouse 1 age 75 (\$38,250 inflated at 3%/year for 25	\$456,460	Assets Available 37%
years)		• Rollover IRA: AXA Advisors * (\$55,000
		Taxable Account: Stocks & Bonds * (
		• 401k: Work * (\$220,000 less 25% Tax)
		• Pollover IPA: AVA Advisors * (\$24,00)

Cash-flow Sources Available 29%	
Social Security: US Treasury * Starting at Spouse 2 age 66 (\$21,000 for 29 years COLA 3% less 15% Tax)	\$262,641
Social Security: US Treasury * Starting at Spouse 1 age 66 (\$42,000 for 29 years COLA 3% less 15% Tax)	\$567,285
Assets Available 37%	
• Rollover IRA: AXA Advisors * (\$55,000 less 25% Tax)	\$41,250
Taxable Account: Stocks & Bonds * (\$30,000 less 5% Tax)	\$28,500
• 401k: Work * (\$220,000 less 25% Tax)	\$165,000
Rollover IRA: AXA Advisors * (\$21,000 less 25% Tax)	\$15,750
• Home: 123 Main Street * (\$700,000 less 0% Tax)	\$700,000
• 401k: Work * (\$65,000 less 25% Tax)	\$48,750
• 401k: Former Employer * (\$17,000 less 25% Tax)	\$12,750
	\$27,000
Whole Life Ins: Old Policy * (\$27,000 less 0% Tax)	

Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 5% rate net of fees and expenses. Monthly additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.



Loss of Life - Spouse 1

Based on the analysis performed, this Target-Map[®] is 70% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$834,420.



What You Want

(\$2,804,420) Capital Required (Present Value) After-tax Cash-flow Desired Income Replacement (60% Ann. Earned Income): Starting at \$1,708,922 Spouse 1 age 48 (\$117,000 inflated at 3%/year for 17 years) • Transitional Income (30% Ann. Earned Inc. for 3 years): Starting \$172,178 at Spouse 1 age 48 (\$58,500 inflated at 3%/year for 3 years) Debt Obligations: Spouse 1 age 48 (\$456.500) \$456,500 • Final Expenses: Spouse 1 age 48 (\$15,000) \$15,000 • Education Expenses: Starting at Only Son age 18 (\$25,000 \$98,819 inflated at 5%/year for 4 years) • Education Expenses: Starting at Older Daughter age 18 (\$25,000 \$100,000 inflated at 5%/year for 4 years) • Education Expenses: Starting at Younger Daughter age 18 (\$25,000 inflated at 5%/year for 4 years) \$100,000 Emergency Reserves (60% Ann. Household Income): Spouse 1 \$153,000

What You Have

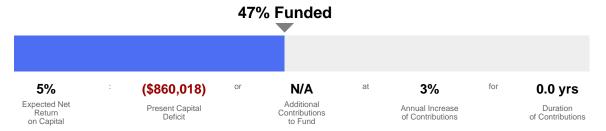
Capital Available (Present Value Equivalent)	\$1,970,000
Cash-flow Sources Available 0%	
No Active Incomes	
Assets Available 11%	
Rollover IRA: AXA Advisors * (\$55,000 less 25% Tax)	\$41,250
Taxable Account: Stocks & Bonds * (\$30,000 less 5% Tax)	\$28,500
• 401k: Work * (\$220,000 less 25% Tax)	\$165,000
Whole Life Ins: Old Policy * (\$27,000 less 0% Tax)	\$27,000
• Cash: Bank * (\$35,000 less 5% Tax)	\$33,250
Insurance Available 60%	
Term Life Insurance: Purchased Online * Spouse 1 age 48 (\$1,000,000 less 0% Tax)	\$1,000,000
• Group Life Ins: Work * Spouse 1 age 48 (\$525,000 less 0% Tax)	\$525,000
Whole Life Ins: Old Policy * Spouse 1 age 48 (\$150,000 less 0% Tax)	\$150,000

Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 5% rate net of fees and expenses. Monthly additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.



Loss of Life - Spouse 2

Based on the analysis performed, this Target-Map[®] is 47% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$860,018.



What You Want

Capital Required (Present Value) (\$1,619,018)After-tax Cash-flow Desired Income Replacement (60% Ann. Earned Income): Starting at \$626,828 Spouse 2 age 44 (\$36,000 inflated at 3%/year for 21 years) • Transitional Income (30% Ann. Earned Inc. for 3 years): Starting \$68,871 at Spouse 2 age 44 (\$23,400 inflated at 3%/year for 3 years) Debt Obligations: Spouse 2 age 44 (\$456.500) \$456,500 • Final Expenses: Spouse 2 age 44 (\$15,000) \$15,000 • Education Expenses: Starting at Only Son age 18 (\$25,000 \$98,819 inflated at 5%/year for 4 years) • Education Expenses: Starting at Older Daughter age 18 (\$25,000 \$100,000 inflated at 5%/year for 4 years) Education Expenses: Starting at Younger Daughter age 18 (\$25,000 inflated at 5%/year for 4 years) \$100,000 • Emergency Reserves (60% Ann. Household Income): Spouse 2 \$153,000

What You Have

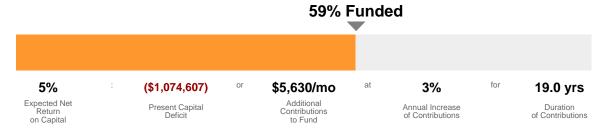
Capital Available (Present Value Equivalent)	\$759,000
Cash-flow Sources Available 0%	
No Active Incomes	
Assets Available 9%	
Taxable Account: Stocks & Bonds * (\$30,000 less 5% Tax)	\$28,500
Rollover IRA: AXA Advisors * (\$21,000 less 25% Tax)	\$15,750
• 401k: Work * (\$65,000 less 25% Tax)	\$48,750
• 401k: Former Employer * (\$17,000 less 25% Tax)	\$12,750
• Cash: Bank * (\$35,000 less 5% Tax)	\$33,250
Insurance Available 38%	
Term Life Insurance: Recent Policy * Spouse 2 age 44 (\$500,000 less 0% Tax)	\$500,000
• Group Life Ins: Work * Spouse 2 age 44 (\$120,000 less 0% Tax)	\$120,000

Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 5% rate net of fees and expenses. Monthly additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.



Long-term Disability - Spouse 1

Based on the analysis performed, this Target-Map[®] is 59% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,074,607 or \$ 5,631 of monthly contributions inflated by 3% annually for 19.0 years.



What You Want

What You Have

Capital Required (Present Value)	(\$2,620,348)	Capital Available (Present Value Equivalent)	\$1,545,741
After-tax Cash-flow Desired		Cash-flow Sources Available 0%	
Income Replacement (80% Ann. Earned Income): Starting at Spouse 1 age 48 (\$156,000 inflated at 3%/year for 17 years)	\$2,278,563	No Active Incomes	
Lost Retirement Savings (12%): Starting at Spouse 1 age 48 (\$23,400 inflated at 3%/year for 17 years)	\$341,784	Assets Available 3%	
		• Taxable Account: Stocks & Bonds * (\$30,000 less 5% Tax)	\$28,500
		Whole Life Ins: Old Policy * (\$27,000 less 0% Tax)	\$27,000
		• Cash: Bank * (\$35,000 less 5% Tax)	\$33,250
		Insurance Available 56%	
		Group Disability: Work * Starting at Spouse 1 age 48 (\$5,775/mo until age 65 COLA 0% less 0% Tax)	\$818,893
		Disability Income: Principal * Starting at Spouse 1 age 48 (\$4,500/mo until age 65 COLA 0% less 0% Tax)	\$638,098

Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 5% rate net of fees and expenses. Monthly additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.



Long-term Disability - Spouse 2

Based on the analysis performed, this Target-Map[®] is 30% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$870,318 or \$3,906 of monthly contributions inflated by 3% annually for 23.0 years.



What You Want

What You Have

Capital Required (Present Value)	(\$1,249,476)	Capital Available (Present Value Equivalent)	\$379,158
After-tax Cash-flow Desired		Cash-flow Sources Available 0%	
• Income Replacement (80% Ann. Earned Income): Starting at Spouse 2 age 44 (\$62,400 inflated at 3%/year for 21 years)	\$1,086,501	No Active Incomes	
• Lost Retirement Savings (12%): Starting at Spouse 2 age 44 (\$9,360 inflated at 3%/year for 21 years)	\$162,975	Assets Available 7%	
		Taxable Account: Stocks & Bonds * (\$30,000 less 5% Tax)	\$28,500
		Whole Life Ins: Old Policy * (\$27,000 less 0% Tax)	\$27,000
		• Cash: Bank * (\$35,000 less 5% Tax)	\$33,250
		Insurance Available 23%	
		Group Disability: Employer * Starting at Spouse 2 age 44 (\$1,800/mo until age 65 COLA 0% less 0% Tax)	\$290,408

Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 5% rate net of fees and expenses. Monthly additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.



Long-term Care Event - Spouse 1

Based on the analysis performed, this Target-Map[®] is 59% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$558,324 or \$12,079 of monthly contributions inflated by 3% annually for 4.0 years.



What You Want

Capital Required (Present Value) (\$1,365,676) After-tax Cash-flow Desired • Annual Care (4 yr): Starting at Spouse 1 age 80 (\$108,000 inflated at 5%/year for 10 years) \$1,080,000 • Home Modification: Starting at Spouse 1 age 80 (\$50,000 inflated at 3%/year for 10 years) \$248,414 • Care Coordination: Starting at Spouse 1 age 80 (\$5,000 inflated at 3%/year for 10 years) \$24,841

What You Have

Capital Available (Present Value Equivalent)	\$807,352
Cash-flow Sources Available 36%	
Social Security: US Treasury * Starting at Spouse 1 age 66 (\$42,000 for 24 years COLA 3% less 15% Tax)	\$490,602
Assets Available 23%	
• Taxable Account: Stocks & Bonds * (\$30,000 less 5% Tax)	\$28,500
• 401k: Work * (\$220,000 less 25% Tax)	\$165,000
Rollover IRA: AXA Advisors * (\$55,000 less 25% Tax)	\$41,250
• 401k: Work * (\$65,000 less 25% Tax)	\$48,750
• Cash: Bank * (\$35,000 less 5% Tax)	\$33,250
Insurance Available 0 %	
No Active Insurance Policies	

Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 5% rate net of fees and expenses. Monthly additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.



Long-term Care Event - Spouse 2

Based on the analysis performed, this Target-Map® is 77% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 306,885 or \$6,639 of monthly contributions inflated by 3% annually for 4.0 years.



What You Want

What You Have

Capital Required (Present Value)	(\$1,344,524)	Capital Available (Present Value Equivalent)	\$1,037,639	
After-tax Cash-flow Desired		Cash-flow Sources Available 17%		
Annual Care (4 yr): Starting at Spouse 2 age 80 (\$108,000 inflated at 5%/year for 10 years)	\$1,080,000	Social Security: US Treasury * Starting at Spouse 2 age 66 (\$21,000 for 24 years COLA 3% less 15% Tax)	\$227,139	
Home Modification: Starting at Spouse 2 age 80 (\$50,000 inflated at 3%/year for 10 years)	\$230,021	Assets Available 60%		
Care Coordination: Starting at Spouse 2 age 80 (\$5,000 inflated at 3%/year for 10 years)	\$23,002	Rollover IRA: AXA Advisors * (\$21,000 less 25% Tax)	\$15,750	
Care Training: Starting at Spouse 2 age 80 (\$2,500 inflated at 3%/year for 10 years)	\$11,501	• Home: 123 Main Street * (\$700,000 less 0% Tax)	\$700,000	
		• 401k: Work * (\$65,000 less 25% Tax)	\$48,750	
		• 401k: Former Employer * (\$17,000 less 25% Tax)	\$12,750	
		• Cash: Bank * (\$35,000 less 5% Tax)	\$33,250	

Insurance Available 0% · No Active Insurance Policies

Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3.0% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 5.0% rate net of fees and expenses. Monthly additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.



Education Funding - Daughter Sample copy

Based on the analysis performed, this Target-Map[®] is 26% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$59,100 or \$783 of monthly contributions inflated by 3% annually for 6.7 years.



What You Want

What You Have

Capital Required (Present Value)	(\$80,000)	Capital Available (Present Value Equivalent)	\$20,900
After-tax Cash-flow Desired		Cash-flow Sources Available 0%	
Education Funding: Starting at Older Daughter age 18 (\$20,000 inflated at 5%/year for 4 years)	\$80,000	No Active Incomes	
		Assets Available 26%	
		• 529 Account: Older Daughter * (\$22,000 less 5% Tax)	\$20,900
		Insurance Available 0%	
		No Active Insurance Policies	

Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3.0% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 5.0% rate net of fees and expenses. Monthly additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.



Education Funding - Son Sample

Based on the analysis performed, this Target-Map[®] is 44% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 43,906 or \$ 2,186 of monthly contributions inflated by 3% annually for 1.7 years.



What You Want

Capital Required (Present Value) (\$79,056) After-tax Cash-flow Desired • Education Funding: Starting at Only Son age 18 (\$20,000 inflated at 5%/year for 4 years) \$79,056

What You Have

\$35,150
\$35,150

Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3.0% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 5.0% rate net of fees and expenses. Monthly additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.



Education Funding - Daughter Sample

Based on the analysis performed, this Target-Map[®] is 24% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 61,000 or \$ 808 of monthly contributions inflated by 3% annually for 6.7 years.



What You Want

What You Have

Capital Required (Present Value)	(\$80,000)	Capital Available (Present Value Equivalent)	\$19,000
After-tax Cash-flow Desired		Cash-flow Sources Available 0%	
Education Funding: Starting at Younger Daughter age 18 (\$20,000 inflated at 5%/year for 4 years)	\$80,000	No Active Incomes	
		Assets Available 24%	
		• 529 Account: Older Daughter * (\$20,000 less 5% Tax)	\$19,000
		Insurance Available 0%	
		No Active Insurance Policies	

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Balance Sheet

			Ба	iance Sneet				
Retirement Assets	Location	Data Collected	Spouse 1	Spouse 2	Only Son	Older Daughter	Younger Daughter	Total
Rollover IRA *	AXA Advisors	09/03/2016	\$55,000					\$55,000
Rollover IRA *	AXA Advisors	09/03/2016		\$21,000				\$21,000
401k *	Former Employer	09/02/2016		\$17,000				\$17,000
401k *	Work	09/03/2016	\$220,000					\$220,000
401k *	Work	09/03/2016		\$65,000				\$65,000
Total Retirement Ass	sets		\$275,000	\$103,000	\$0	\$0	\$0	\$378,000
Non-Retirement Assets	Location	Data Collected	Spouse 1	Spouse 2	Only Son	Older Daughter	Younger Daughter	Total
Cash *	Bank	09/03/2016	\$17,500	\$17,500				\$35,000
Net Income *	Monthly	09/02/2016	\$6,500	\$6,500				\$13,000
529 Account *	Older Daughter	06/05/2016				\$22,000		\$22,000
529 Account *	Son	06/05/2016			\$37,000			\$37,000
Taxable Account *	Stocks & Bonds	09/02/2016	\$15,000	\$15,000				\$30,000
529 Account *	Younger Daughter	06/05/2016					\$8,500	\$8,500
Total Non-Retiremen	nt Assets		\$39,000	\$39,000	\$37,000	\$22,000	\$8,500	\$145,500
Residence Assets	Location	Data Collected	Spouse 1	Spouse 2	Only Son	Older Daughter	Younger Daughter	Total
Home *	123 Main Street	07/05/2016	\$350,000	\$350,000				\$700,000
Total Residence Ass	sets		\$350,000	\$350,000	\$0	\$0	\$0	\$700,000
Liabilities	Location	Data Collected	Spouse 1	Spouse 2	Only Son	Older Daughter	Younger Daughter	Total
Credit Cards *	Chase	09/03/2016	(\$4,000)	(\$4,000)				(\$8,000)
Mortgage *	Bank	07/05/2016	(\$200,000)	(\$200,000)				(\$400,000)
Student Loan *	Sallie Mae	06/05/2016	(\$40,000)					(\$40,000)
Auto Loan *	Bank	09/03/2016	(\$10,000)	(\$10,000)				(\$20,000)
Expenses *	Monthly	09/02/2016	(\$4,250)	(\$4,250)				(\$8,500)
Total Liabilities			(\$258,250)	(\$218,250)	\$0	\$0	\$0	(\$476,500)
Insurance Cash Value	Location	Data Collected	Spouse 1	Spouse 2	Only Son	Older Daughter	Younger Daughter	Total
Whole Life Ins *	Old Policy	05/22/2016	\$27,000	-1	,		g	\$27,000
Total Insurance Cas	h Value		\$27,000	\$0	\$0	\$0	\$0	\$27,000
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Grand Totals			\$432,750	\$273,750	\$37,000	\$22,000	\$8,500	\$774,000



Disclosure Statement

The following reports are diagnostic tools intended to review your current financial situation and suggest possible planning shortfalls that might be helpful. This analysis is based on information and assumptions provided by you (the client). As a point-in-time summary, this document is not subject to automatic updating. Additionally, changes to laws are frequent and in and of themselves may cause unforeseen results.

The preparer believes the information contained in the software is accurate, but it has not been independently verified. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. Consult with your tax and/or legal advisors before implementing any tax or legal strategies, which were referred to during the planning process.

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