John and Mary Sample

NEEDS ANALYSIS PRESENTATION
May 28, 2014

PREPARED BY:
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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.

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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

______________________________ ____________

Mary Sample Date

Advisor: ______________________________ ____________

Date

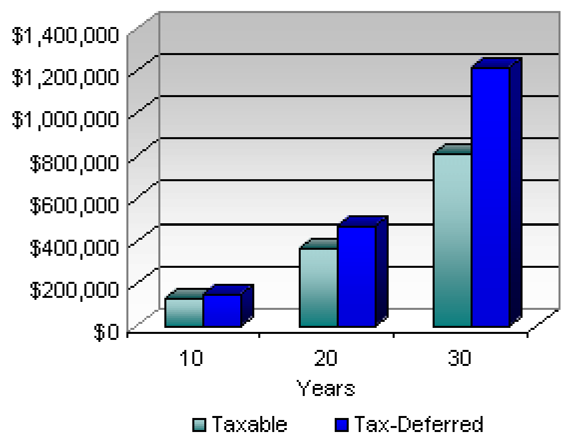
Retirement Analysis

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deferred vehicles allow you to make investments today and defer paying taxes on investment growth until the funds are withdrawn.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 some of 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 2014 of $17,500, 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 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.

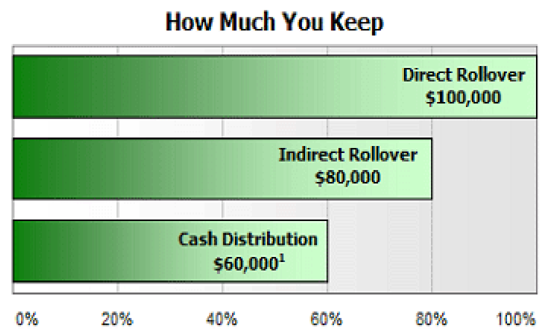
Depending upon your unique situation, you may have four different options to consider:

- 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** (2028), have retirement living expenses of **$7,000** per month (or **$84,000** each year) and that those expenses grow at **3.00%** each year from now until you are age **95** (2058). Over the **31** years of your retirement, your living expenses would total **$6,353,216**.

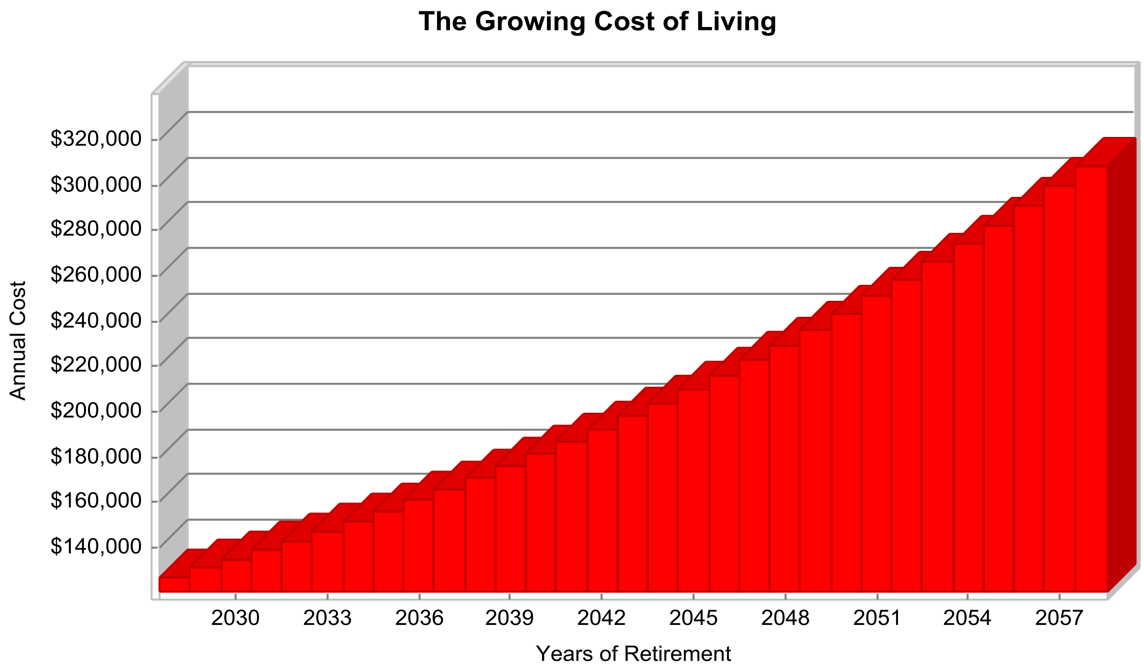
Retirement lasts from
2028 - 2058
(31 years)

Total Living Expenses
$6,353,216

Total Cost of Retirement
$6,353,216

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 **$84,000** today to grow to **$127,058** in your first year of retirement (2028) and to **$308,402** in your last year (2058).



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.

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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	**$18,768**/yr	2028-2058
Mary 's Social Security	**$18,768**/yr	2028-2058
Deferred Income 1	**$0**/yr	2028-2058

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
$6,353,216

Total Net Retirement Income
$2,129,228

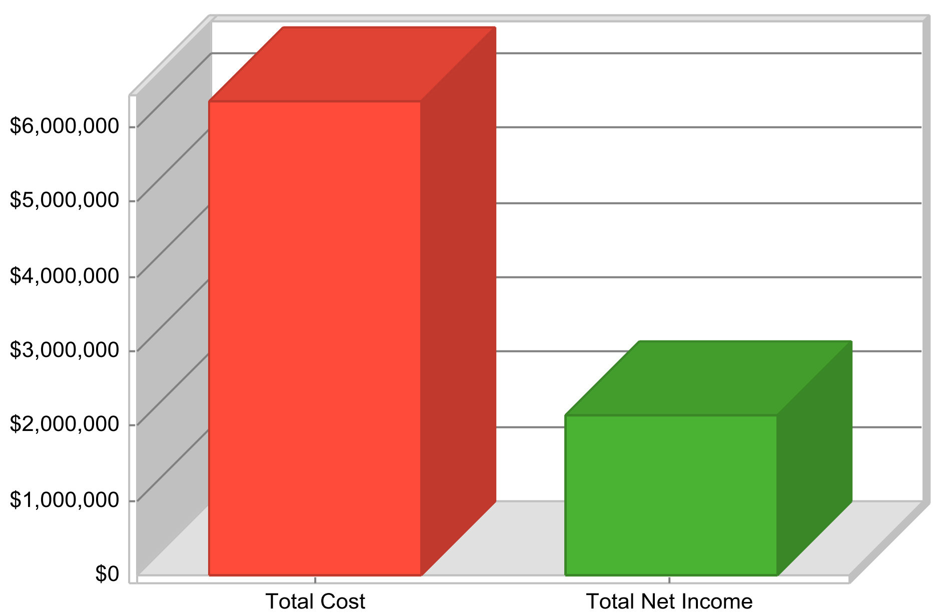
Funding Gap
$4,223,988

Percent Funded by Income
34%

Will your income be enough?

The chart below compares your total retirement expenses to the total net income you expect to receive during the **31** 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 a January 2014 update of AARP's report "Staying Ahead of the Curve 2013: The AARP Work and Career Study", 70% of experienced workers (ages 45-75) intend to keep working during their retirement years.

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 **$6,353,216**, you would need to amass total capital resources of **$3,994,219** by the time you retire in **2028** (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).

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 **$400,000** in qualified savings and **$250,000** 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 **$1,600** each month in qualified funds and **$1,000** in non-qualified funds. In addition, your employer(s) make monthly contributions to your qualified assets in the amount of **$800**. These contributions will increase each year by **3.00%**.

Total Cost of Retirement
$6,353,216

Nest Egg Needed at Retirement
$3,994,219

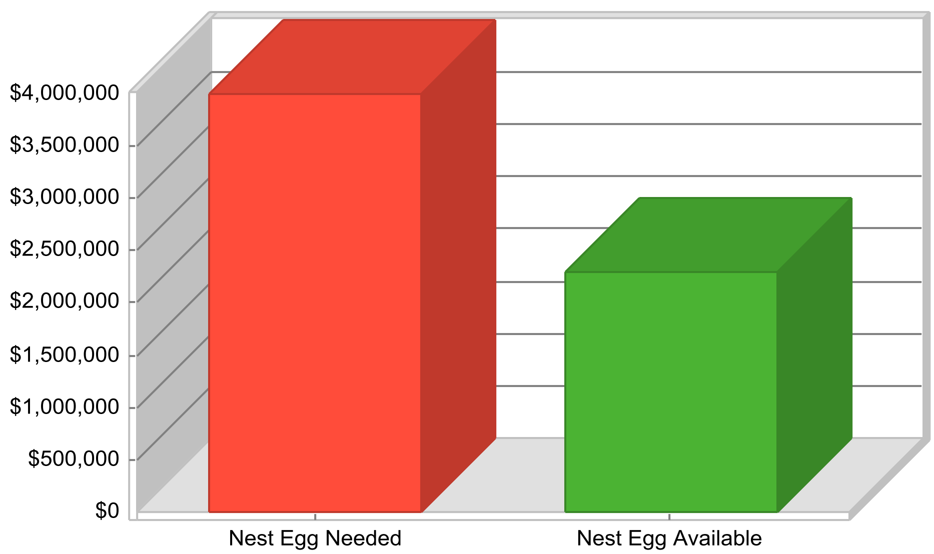
Nest Egg Available
$2,288,004

Percent of Needed Nest Egg
57%

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. You can see that your assets alone are not likely to be sufficient to fund your entire retirement.

Comparing Nest Eggs



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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 **$6,353,216** and Total Net Retirement Income Sources of **$2,129,228**, you will have a Remaining Need of **$4,223,988**. Your projected nest egg of **$2,288,004** will allow for Total Capital Withdrawals of **$3,158,383** (after taxes). Together, your income and assets will cover **83%** of your total retirement costs, leaving a shortfall of **$1,065,605**.

Total Cost of Retirement
$6,353,216

Total Retirement Income Sources
$2,129,228

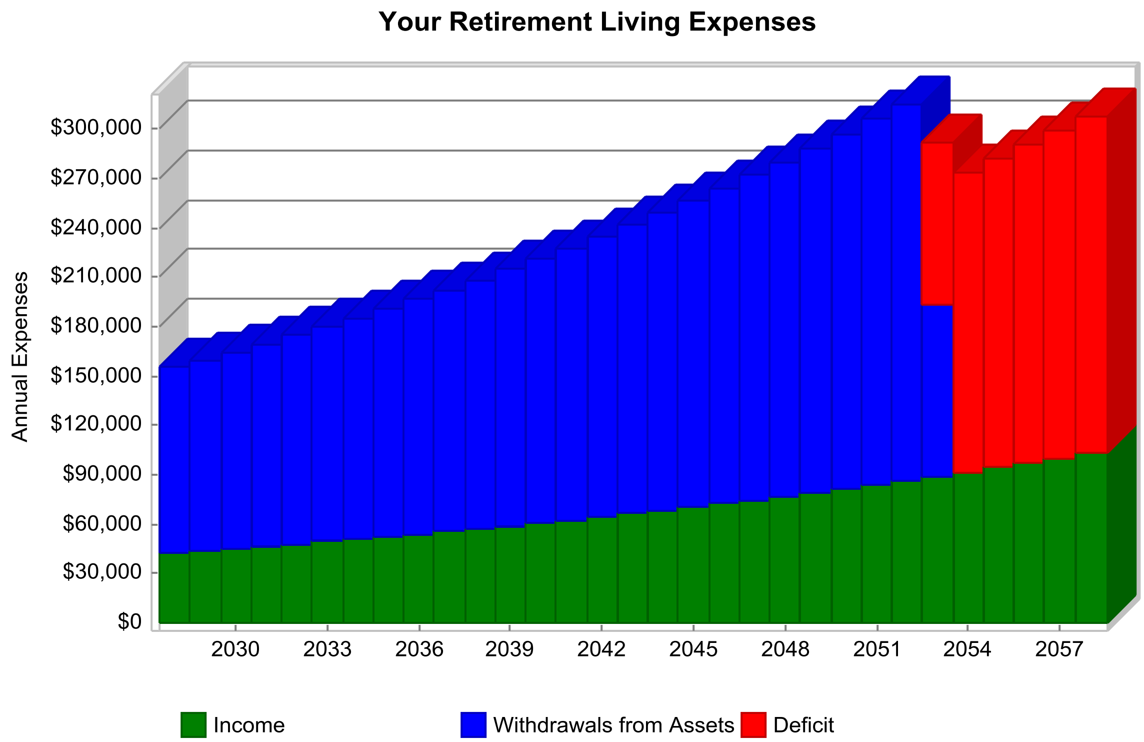
Total Capital Withdrawals
$3,158,383

Shortfall
$1,065,605

Unfunded Years
6

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 not be enough to support you through your retirement.



Options for Meeting Your Retirement Needs

Based upon the assumptions utilized in this analysis, your current retirement goals are not projected to be achieved. What's important is that you are taking a look at your retirement now, before it's too late. There are several options which may - by themselves or in combination with each other - allow you to achieve your retirement goals, they include:

Save More Before You Retire

Take a look at your current expenses. Are there any which can be reduced or eliminated? By reducing your expenses now, you can save more of your income, which will in turn allow your savings to grow at a faster pace.

*To cover your funding shortfall solely by saving more before you retire (through personal or employer contributions), you would need to save an additional **$1,249** - for a total of **$4,649 per month** - and increase that monthly amount by **3.00%** each year until you retire. This solution assumes that your accumulated funds will grow at a rate of **5.00%** each year prior to retirement and **5.00%** after retirement.*

Increase Monthly Savings by
$1,249
(to **$4,649** per month)

Total Cost of Retirement
$6,353,216

Total Retirement Funding
$6,354,071

Percent Funded
100%

Spend Less During Retirement

If you can't increase your nest egg sufficiently to completely fund your shortfall, you should consider reducing your monthly retirement living expenses. When combined with other funding options, you may be able to live more efficiently without significantly impacting your retirement lifestyle.

*To make up your funding shortfall solely by reducing your expenses, you would need to reduce your monthly living expenses by **$645**, to **$6,355** per month. This solution assumes that your expenses will grow at a rate of **3.00%** each year.*

Reduce Monthly Expenses by
$645
(to **$6,355** per month)

Total Cost of Retirement
$5,767,814

Total Retirement Funding
$5,770,012

Percent Funded
100%

Retire Later

One additional option is to examine delaying your retirement. By delaying the year in which you retire, you increase the size of your nest egg and reduce your overall cost of retirement at the same time.

*You may be able to cover your funding shortfall by delaying your retirement by **3** years, until age **68**. This assumes you continue your savings, at the previously defined levels, up to this new retirement age.*

Delay Retirement
3 years
(until **age 68**)

Total Cost of Retirement
$5,960,494

Total Retirement Funding
$6,621,202

Percent Funded
111%

Retirement Income Details

Year	Age	John's SS Income	Mary 's SS Income	Total Income	Income Taxes @25.0%	Net Income
2028	65/65	$28,388	$28,388	$56,776	$14,194	$42,582
2029	66/66	29,240	29,240	58,480	14,620	43,860
2030	67/67	30,117	30,117	60,234	15,059	45,175
2031	68/68	31,021	31,021	62,042	15,511	46,531
2032	69/69	31,951	31,951	63,902	15,976	47,926
2033	70/70	32,910	32,910	65,820	16,455	49,365
2034	71/71	33,897	33,897	67,794	16,949	50,845
2035	72/72	34,914	34,914	69,828	17,457	52,371
2036	73/73	35,961	35,961	71,922	17,981	53,941
2037	74/74	37,040	37,040	74,080	18,520	55,560
2038	75/75	38,151	38,151	76,302	19,076	57,226
2039	76/76	39,296	39,296	78,592	19,648	58,944
2040	77/77	40,475	40,475	80,950	20,238	60,712
2041	78/78	41,689	41,689	83,378	20,845	62,533
2042	79/79	42,940	42,940	85,880	21,470	64,410
2043	80/80	44,228	44,228	88,456	22,114	66,342
2044	81/81	45,555	45,555	91,110	22,778	68,332
2045	82/82	46,922	46,922	93,844	23,461	70,383
2046	83/83	48,329	48,329	96,658	24,165	72,493
2047	84/84	49,779	49,779	99,558	24,890	74,668
2048	85/85	51,272	51,272	102,544	25,636	76,908
2049	86/86	52,811	52,811	105,622	26,406	79,216
2050	87/87	54,395	54,395	108,790	27,198	81,592
2051	88/88	56,027	56,027	112,054	28,014	84,040
2052	89/89	57,708	57,708	115,416	28,854	86,562
2053	90/90	59,439	59,439	118,878	29,720	89,158
2054	91/91	61,222	61,222	122,444	30,611	91,833
2055	92/92	63,059	63,059	126,118	31,530	94,588
2056	93/93	64,950	64,950	129,900	32,475	97,425
2057	94/94	66,899	66,899	133,798	33,450	100,348
2058	95/95	68,906	68,906	137,812	34,453	103,359
				2,838,982	**709,754**	**2,129,228**

Pre-Retirement Savings and Growth

Non-Qualified Savings:	$12,000/yr		
Qualified Savings:	$19,200/yr	Non-Qualified Capital Resources Today:	$250,000
Employer Contributions:	$9,600/yr	Qualified Capital Resources Today:	$400,000
Total Annual Savings:	**$40,800/yr**	**Total Capital Resources Today:**	**$650,000**

Year	Age	BOY Capital Resources	Savings	Capital Resources after Savings	Growth at 5.00%	EOY Capital Resources
2014	51/51	$650,000	$40,800	$690,800	$34,540	$725,340
2015	52/52	725,340	42,024	767,364	38,368	805,732
2016	53/53	805,732	43,285	849,017	42,451	891,468
2017	54/54	891,468	44,583	936,051	46,803	982,854
2018	55/55	982,854	45,921	1,028,775	51,439	1,080,214
2019	56/56	1,080,214	47,298	1,127,512	56,376	1,183,888
2020	57/57	1,183,888	48,717	1,232,605	61,630	1,294,235
2021	58/58	1,294,235	50,179	1,344,414	67,221	1,411,635
2022	59/59	1,411,635	51,684	1,463,319	73,166	1,536,485
2023	60/60	1,536,485	53,235	1,589,720	79,486	1,669,206
2024	61/61	1,669,206	54,832	1,724,038	86,202	1,810,240
2025	62/62	1,810,240	56,477	1,866,717	93,336	1,960,053
2026	63/63	1,960,053	58,171	2,018,224	100,911	2,119,135
2027	64/64	2,119,135	59,916	2,179,051	108,953	2,288,004

Capital Resources Details

Capital Resources Today:	$650,000
Pre-Retirement Growth and Savings:	$1,638,004
Total Resources at Retirement:	**$2,288,004**

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
2028	65/65	$2,288,004	$84,476	$28,159	$112,635	$2,175,369	$108,768	$2,284,137
2029	66/66	2,284,137	87,009	29,003	116,012	2,168,125	108,406	2,276,531
2030	67/67	2,276,531	89,620	29,873	119,493	2,157,038	107,852	2,264,890
2031	68/68	2,264,890	92,308	30,769	123,077	2,141,813	107,091	2,248,904
2032	69/69	2,248,904	95,078	31,693	126,771	2,122,133	106,107	2,228,240
2033	70/70	2,228,240	97,930	32,643	130,573	2,097,667	104,883	2,202,550
2034	71/71	2,202,550	100,868	33,623	134,491	2,068,059	103,403	2,171,462
2035	72/72	2,171,462	103,894	34,631	138,525	2,032,937	101,647	2,134,584
2036	73/73	2,134,584	107,012	35,671	142,683	1,991,901	99,595	2,091,496
2037	74/74	2,091,496	110,221	36,740	146,961	1,944,535	97,227	2,041,762
2038	75/75	2,041,762	113,529	37,843	151,372	1,890,390	94,520	1,984,910
2039	76/76	1,984,910	116,933	38,978	155,911	1,828,999	91,450	1,920,449
2040	77/77	1,920,449	120,442	40,147	160,589	1,759,860	87,993	1,847,853
2041	78/78	1,847,853	124,055	41,352	165,407	1,682,446	84,122	1,766,568
2042	79/79	1,766,568	127,776	42,592	170,368	1,596,200	79,810	1,676,010
2043	80/80	1,676,010	131,610	43,870	175,480	1,500,530	75,027	1,575,557
2044	81/81	1,575,557	135,558	45,186	180,744	1,394,813	69,741	1,464,554
2045	82/82	1,464,554	139,624	46,541	186,165	1,278,389	63,919	1,342,308
2046	83/83	1,342,308	143,814	47,938	191,752	1,150,556	57,528	1,208,084
2047	84/84	1,208,084	148,128	49,376	197,504	1,010,580	50,529	1,061,109
2048	85/85	1,061,109	152,572	50,857	203,429	857,680	42,884	900,564
2049	86/86	900,564	157,148	52,383	209,531	691,033	34,552	725,585
2050	87/87	725,585	161,863	53,954	215,817	509,768	25,488	535,256
2051	88/88	535,256	166,719	55,573	222,292	312,964	15,648	328,612
2052	89/89	328,612	171,720	57,240	228,960	99,652	4,983	104,635
2053	90/90	104,635	78,476	26,159	104,635	0	0	0
2054	91/91	0	0	0	0	0	0	0
2055	92/92	0	0	0	0	0	0	0
2056	93/93	0	0	0	0	0	0	0
2057	94/94	0	0	0	0	0	0	0
2058	95/95	0	0	0	0	0	0	0

Needs vs. Resources Details

Year	Age	Living Expenses @3.00%	Income Applied Toward Needs	Capital Withdrawal to Meet Needs	Remaining Need (Deficit)
2028	65/65	$127,058	$42,582	$84,476	$0
2029	66/66	130,869	43,860	87,009	0
2030	67/67	134,795	45,175	89,620	0
2031	68/68	138,839	46,531	92,308	0
2032	69/69	143,004	47,926	95,078	0
2033	70/70	147,295	49,365	97,930	0
2034	71/71	151,713	50,845	100,868	0
2035	72/72	156,265	52,371	103,894	0
2036	73/73	160,953	53,941	107,012	0
2037	74/74	165,781	55,560	110,221	0
2038	75/75	170,755	57,226	113,529	0
2039	76/76	175,877	58,944	116,933	0
2040	77/77	181,154	60,712	120,442	0
2041	78/78	186,588	62,533	124,055	0
2042	79/79	192,186	64,410	127,776	0
2043	80/80	197,952	66,342	131,610	0
2044	81/81	203,890	68,332	135,558	0
2045	82/82	210,007	70,383	139,624	0
2046	83/83	216,307	72,493	143,814	0
2047	84/84	222,796	74,668	148,128	0
2048	85/85	229,480	76,908	152,572	0
2049	86/86	236,364	79,216	157,148	0
2050	87/87	243,455	81,592	161,863	0
2051	88/88	250,759	84,040	166,719	0
2052	89/89	258,282	86,562	171,720	0
2053	90/90	266,030	89,158	78,476	98,396
2054	91/91	274,011	91,833	0	182,178
2055	92/92	282,232	94,588	0	187,644
2056	93/93	290,698	97,425	0	193,273
2057	94/94	299,419	100,348	0	199,071
2058	95/95	308,402	103,359	0	205,043
		6,353,216	**2,129,228**	**3,158,383**	**1,065,605**

Analysis Result Summary

This report summarizes the results of the analyses for John and Mary 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 and Mary Sample
Address: 1234 Main Street
Los Angeles, CA 10101

H: (111) 222-3333

Client: John Sample
Date of Birth: 6/1/1963
Current Age: 50

Spouse: Mary Sample
Date of Birth: 6/1/1963
Current Age: 50

Analysis Performed

- Retirement Analysis

Result Summary

Total Cost of Retirement
$6,353,216

Total Retirement Income Sources
$2,129,228

Total Capital Withdrawals
$3,158,383

Shortfall
$1,065,605

Unfunded Years
6

Percent Funded by Income
34%

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 have a shortfall. This projected shortfall is estimated to result in 6 unfunded years in retirement. Changes to your retirement goal assumptions may be necessary. There are several options which may - by themselves or in combination with each other - allow you to achieve your retirement goals, they include:

- Increase Monthly Savings by **$1,249** (to **$4,649** per month)
- Reduce Monthly Expenses by **$645** (to **$6,355** per month)
- Delay Retirement **3 years** (until **age 68**)

Information Summary

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

Family Information

Client: John and Mary Sample

Address: 1234 Main Street
Los Angeles, CA 10101

H: (111) 222-3333

Client: John Sample
Date of Birth: 6/1/1963
Current Age: 50

Spouse: Mary Sample
Date of Birth: 6/1/1963
Current Age: 50

Retirement Analysis

Basic Assumptions

Analysis for: John Sample
Date of Birth: 6/1/1963
Current Age: 50

Retirement Begins at Age: 65 (2028)
Retirement Ends at Age: 95 (2058)

Financial Assumptions

Assets Grow at: 5.00%
Income is Indexed at: 3.00%
Expenses Grow at: 3.00%
Savings Increase by: 3.00%

Withdrawals are Taxed at: 25.0%
Income is Taxed at: 25.0%
Retirement Living Expenses: $7,000/month
($84,000/yr)

Assets & Savings

Qualified Assets	Current Value
John's IRA account (Qualified Retirement - Traditional 401(k))	$300,000
Mary's 401K (Qualified Retirement - Traditional 401(k))	$100,000
Total	**$400,000**

Non-Qualified Assets	Current Value
Miscellaneous Assets	$250,000
Total	**$250,000**

Annual Pre-Retirement Savings	
Qualified Savings	$19,200
Qualified Employer Contributions	$9,600
Non-Qualified Savings	$12,000
Total:	**$40,800**

Income Sources

	From	Until	Annual Amount
John's Social Security	2028	2058	$18,768
Mary 's Social Security	2028	2058	$18,768
Deferred Income 1	2028	2058	$0