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Frank and Joanna Miller

Decision Center
October 14, 2016

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Sample

 Profile

Client Information	Frank Miller	Joanna Miller
Date of Birth	6/1/1964 (Age 52)	3/20/1965 (Age 51)
Gender	Male	Female
Marital Status	Married	Married
Annual Before-Tax Income	\$300,000	\$50,000
Retirement Age	65	65
Life Expectancy	100	100
Children	Relationship	Date of Birth
Peter Miller	Son	7/1/1994 (Age 22)
Mary Beth Miller	Daughter	4/20/1997 (Age 19)
Lucas Miller	Son	2/20/1999 (Age 17)
Extended Family	Relationship	Date of Birth
Elaine Grafton	Mother	10/1/1934 (Age 82)
Stephanie Miller	Mother	4/28/1937 (Age 79)

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Retirement

- Frank and Joanna would both like to retire at 65. They estimated that they would need \$120,000 in today's terms.

Education

- \$50,000 is needed from 2015 to 2018 for College for Mary Beth.
- \$50,000 is needed from 2017 to 2020 for College for Lucas.

Leave to Heirs

- Frank and Joanna would like to leave \$0 to their heirs.

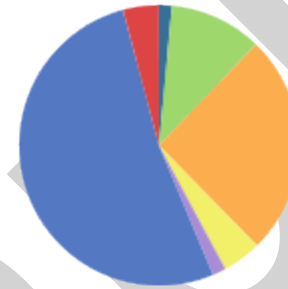
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Net Worth Summary

Total Net Worth	\$1,869,784
Frank	\$473,693
Joanna	\$631,940
Joint - ROS	\$764,151

Assets by Type



Cash Equivalents	1.49%
Taxable Investments	10.70%
Qualified Retirement	25.45%
Roth IRAs	4.50%
Life Insurance	1.54%
Real Estate	52.18%
Personal Property	4.13%

Assets	Frank	Joanna	Joint - ROS	Total
Cash Account at Vanguard	--	--	\$25,000	\$25,000
Every Day Checking	--	--	\$9,365	\$9,365
Frank and Joanna Joint Investment Account	--	--	\$246,171	\$246,171
Frank's 401K	\$441,836	--	--	\$441,836
Joanna's 403B	--	\$143,509	--	\$143,509
Joanna's Roth IRA (converted)	--	\$103,431	--	\$103,431
Whole Life Policy on Frank	\$35,500	--	--	\$35,500

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Assets	Frank	Joanna	Joint - ROS	Total
Home	--	--	\$850,000	\$850,000
Vacation Mountain Home	--	\$350,000	--	\$350,000
Cars	--	--	\$60,000	\$60,000
Jewelry	--	\$35,000	--	\$35,000
Total Assets	\$477,336	\$631,940	\$1,190,536	\$2,299,812
Liabilities	Frank	Joanna	Joint - ROS	Total
Mortgage on Home	--	--	(\$426,385)	(\$426,385)
Credit Card	(\$3,643)	--	--	(\$3,643)
Total Liabilities	(\$3,643)	\$0	(\$426,385)	(\$430,028)

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Income, Salaries & Bonuses

Frank's Earnings

Amount: \$300,000

Starts: Year 2014

Owner: Frank Miller

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

Joanna's Part-Time Earnings

Amount: \$50,000

Starts: Year 2014

Owner: Joanna Miller

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

Social Security

Frank's Social Security

Estimated From Income

Start Collecting at: age 65 and 0 months

Years Employed: 10

Last Year Employed: 2015

Highest Salary Earned: \$300,000

Joanna's Social Security

Estimated From Income

Start Collecting at: age 65 and 0 months

Years Employed: 10

Last Year Employed: 2015

Highest Salary Earned: \$50,000

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Benefit Options

Exclude All Spousal Benefits: No

Restricted Spousal Benefit: None

Currently Filed & Suspended: No

Income, Deferred**Joanna's Hospital Pension**

Amount: \$12,000

Starts: When Joanna is 65 (2030)

Owner: Joanna Miller

Ends: At Second Death (2065)

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Liabilities and Expenses Summary

Base Facts

Mortgages

Mortgage on Home

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

Loans

Credit Card

Type: Credit Card	Institution:
Original Loan Amount: \$0	Current Balance: \$3,643 as of 10/22/2014
Date of Loan: 10/22/2014	Interest Rate: 13.000%
Number of Payments: 120	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$54

Living Expenses

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Current Amount (today-64): \$140,000

Retirement Amount (age 65-89): \$120,000

Advanced Years Amount (age 90-100): 140,000

Living Expense Details

No Expense Details have been defined

Expenses, Education

College for Lucas

Amount: \$50,000

Treat As: Normal Expense

Starts: Year 2017

Ends: Year 2020

Indexed At: Custom (4.00%)

Institution:

Tuition: \$0

Room and Board: 0

Books and Supplies: \$0

Other Expenses: 0

Grants: \$0

Scholarships: 0

Other Outside Funds: \$0

College for Mary Beth

Amount: \$50,000

Treat As: Normal Expense

Starts: Year 2015

Ends: Year 2018

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Indexed At: Custom (4.00%)

Institution:

Tuition: \$0

Room and Board: 0

Books and Supplies: \$0

Other Expenses: 0

Grants: \$0

Scholarships: 0

Other Outside Funds: \$0

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Insurance, Life

Group Policy on Frank

Death Benefit: \$800,000

Insured: Frank Miller

Annual Premium: 1,000

Institution: Guardian

Owner: Frank Miller

Primary Beneficiaries

Joanna Miller (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Term Policy on Joanna

Death Benefit: \$500,000

Insured: Joanna Miller

Annual Premium:

Institution: Met Life

Owner: Joanna Miller

Primary Beneficiaries

Frank Miller (100.00%)

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Contingent Beneficiaries

Equally to Children (100.00%)

Whole Life Policy on Frank

Death Benefit: \$500,000

Institution: Guardian

Insured: Frank Miller

Owner: Frank Miller

Annual Premium: 6,000

Cash Value: \$35,500 as of 10/22/2014 1:25 PM

Primary Beneficiaries

Joanna Miller (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Insurance, Long Term Care**Frank's LTC**

Benefit: \$120,000 Annually

Institution:

Insured: Frank Miller

Owner: Frank Miller

Annual Premium: 3,000

Elimination Period: 0 Days

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Benefit Period: 5 Years

Joanna's LTC

Benefit: \$120,000 Annually

Insured: Joanna Miller

Annual Premium: 3,000

Benefit Period: 5 Years

Institution:

Owner: Joanna Miller

Elimination Period: 0 Days

Insurance, Disability

Frank's Disability Policy from Work

Benefit: 65% of Frank's Salary

Policy Type: Group Long Term

Owner: Frank Miller

Maximum Initial Benefit Cap: \$120,000

Elimination Period: 90 Days

Institution:

Insured: Frank Miller

Annual Premium: \$4,300

Maximum Annual Benefit:

Benefit Period: Age 65

Insurance, Property and Casualty

Homeowner's Policy

Insured Asset: Home

Institution Name:

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Property Coverage: \$500,000

Owner: Frank and Joanna (Joint/ROS)

Policy Type: Homeowner's

Personal Property Coverage: \$100,000

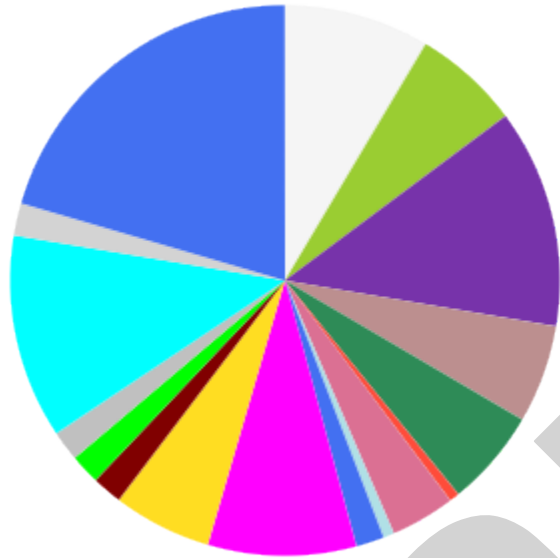
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All Assets - Current Allocation

(7.60% blended rate)



Large Growth	8.55%
Large Value	6.26%
Large Blend	12.87%
Mid Growth	5.75%
Mid Value	5.72%
Mid Blend	0.59%
Small Growth	3.78%
Small Value	0.64%
Small Blend	1.66%
International	8.72%
Emerg Mkts	5.79%
Sht Trm Mun	1.77%
Int Trm Mun	1.77%
Long Trm Mun	1.77%
Inv Grd Bnd	12.00%
Sht Trm Bnd	1.89%
Other	20.48%

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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	Inv Grd Bnd	Sht Trm Bnd	Other	Total
All Assets - Current Allocation																		
529 Plan for Lucas	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50,736	\$50,736
529 Plan for Mary Beth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	114,760	114,760
Cash Account at Vanguard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,000	25,000
Every Day Checking	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,365	9,365
Frank and Joanna Joint Investment Account	2,874	30,177	79,951	67,292	0	6,953	0	7,502	19,451	12,860	14,799	0	0	0	0	0	4,312	246,171
Frank's 401K	97,204	0	70,694	0	35,347	0	44,184	0	0	39,765	53,020	0	0	0	79,530	22,092	0	441,836
Joanna's 403B	0	43,053	0	0	31,572	0	0	0	0	28,702	0	0	0	0	40,183	0	0	143,510
Joanna's Roth IRA (converted)	0	0	0	0	0	0	0	0	0	20,686	0	20,686	20,686	20,686	20,686	0	0	103,430
Whole Life Policy on Frank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,500	35,500
Totals	100,078	73,230	150,645	67,292	66,919	6,953	44,184	7,502	19,451	102,013	67,819	20,686	20,686	20,686	140,399	22,092	239,673	1,170,308

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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	Inv Grd Bnd	Sht Trm Bnd	Other	Total
All Assets	8.55%	6.26%	12.87%	5.75%	5.72%	0.59%	3.78%	0.64%	1.66%	8.72%	5.79%	1.77%	1.77%	1.77%	12.00%	1.89%	20.48%	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.

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.*

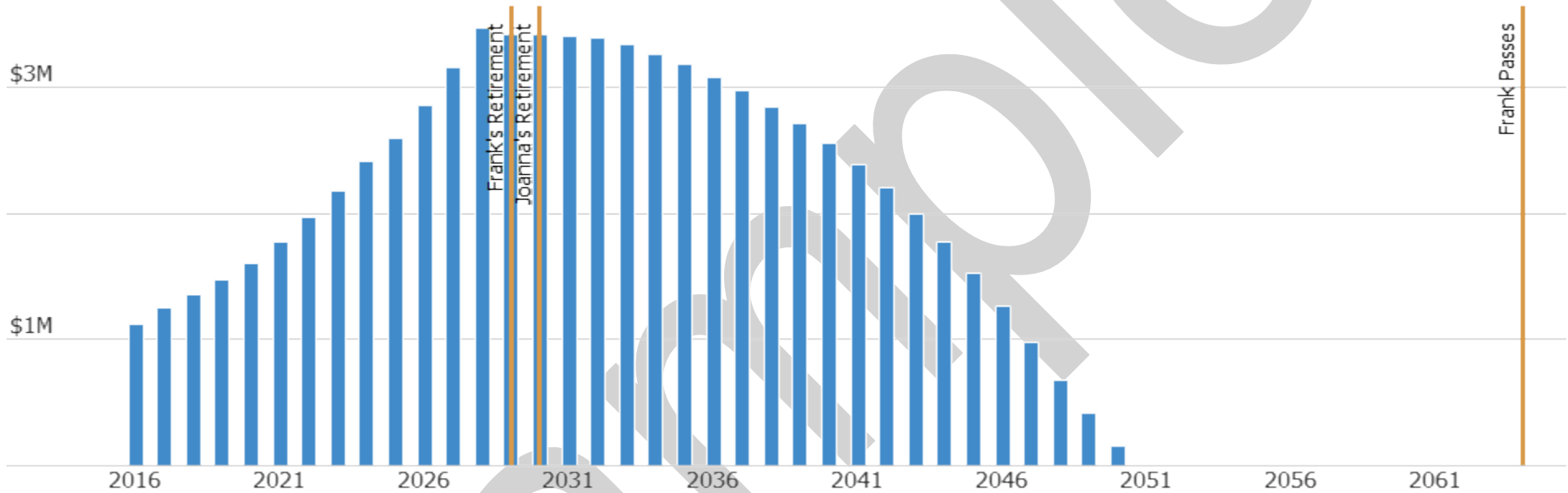
Inflation Protected Bond investing: *Interest rate increases can cause the price of a debt security to decrease. Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Interest payments on inflation-protected debt securities can be unpredictable.*

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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Lifetime Portfolio Value



Assumptions

Frank's Retirement:	65 (2029)
Joanna's Retirement:	65 (2030)
First Death (Frank):	100/99 (2064)
Inflation Rate	3.78%

Living Expenses

Current	\$140,000
Retirement	\$120,000
Advanced Years	\$140,000
Index Rate	3.78%

Summary

Based upon the levels of income and spending in the Base Facts, you will deplete your portfolio assets in **2051** (age **87/86**).

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Cash Flow

Base Facts (Only Show Future Values)

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2016	52/51	\$350,000	\$0	\$0	\$0	\$350,000	\$322,500	\$27,500	\$350,000	\$0	\$1,121,169
2017	53/52	363,230	0	0	0	363,230	335,098	28,132	363,230	0	1,248,137
2018	54/53	376,960	0	0	0	376,960	385,317	29,770	415,087	(38,127)	1,349,494
2019	55/54	391,210	0	0	0	391,210	392,388	30,412	422,800	(31,590)	1,469,604
2020	56/55	405,998	0	0	0	405,998	405,561	32,060	437,621	(31,623)	1,601,283
2021	57/56	421,344	0	0	0	421,344	388,131	33,213	421,344	0	1,776,635
2022	58/57	437,271	0	0	0	437,271	402,898	34,373	437,271	0	1,968,042
2023	59/58	453,800	0	0	0	453,800	417,762	36,038	453,800	0	2,177,360
2024	60/59	470,953	0	0	0	470,953	433,744	37,209	470,953	0	2,405,600
2025	61/60	488,755	0	0	0	488,755	512,718	38,387	551,105	(62,350)	2,592,014
2026	62/61	507,230	0	0	0	507,230	467,158	40,072	507,230	0	2,857,593
2027	63/62	526,403	0	0	0	526,403	485,139	41,264	526,403	0	3,146,785
2028	64/63	546,302	0	0	0	546,302	503,339	42,963	546,302	0	3,462,082
2029	65/64	22,497	0	0	0	22,497	221,111	0	221,111	(198,614)	3,415,444
2030	66/65	69,955	0	0	0	69,955	225,167	0	225,167	(155,212)	3,410,142
2031	67/66	78,803	0	0	0	78,803	231,834	0	231,834	(153,031)	3,406,773

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2032	68/67	81,782	0	0	0	81,782	243,983	0	243,983	(162,201)	3,394,073
2033	69/68	84,873	0	0	0	84,873	294,951	0	294,951	(210,078)	3,332,921
2034	70/69	88,081	0	83,671	0	171,752	308,846	0	308,846	(137,094)	3,258,376
2035	71/70	91,410	0	108,855	0	200,265	320,041	0	320,041	(119,776)	3,172,669
2036	72/71	94,865	0	108,711	0	203,576	331,322	0	331,322	(127,746)	3,075,347
2037	73/72	98,451	0	108,059	0	206,510	343,045	0	343,045	(136,535)	2,965,588
2038	74/73	102,173	0	106,806	0	208,979	355,205	0	355,205	(146,226)	2,842,544
2039	75/74	106,035	0	104,841	0	210,876	367,807	0	367,807	(156,931)	2,705,326
2040	76/75	110,043	0	102,036	0	212,079	380,886	0	380,886	(168,807)	2,552,981
2041	77/76	114,203	0	97,935	0	212,138	394,464	0	394,464	(182,326)	2,384,495
2042	78/77	118,519	0	92,807	0	211,326	408,598	0	408,598	(197,272)	2,198,757
2043	79/78	122,999	0	86,184	0	209,183	423,214	0	423,214	(214,031)	1,994,687
2044	80/79	127,649	0	77,785	0	205,434	438,494	0	438,494	(233,060)	1,770,986
2045	81/80	132,474	0	67,486	0	199,960	452,576	0	452,576	(252,616)	1,528,162
2046	82/81	137,481	0	55,050	0	192,531	466,707	0	466,707	(274,176)	1,265,505
2047	83/82	142,677	0	40,223	0	182,900	482,321	0	482,321	(299,421)	980,848
2048	84/83	148,070	0	23,216	0	171,286	500,120	0	500,120	(328,834)	671,234
2049	85/84	153,667	0	2,776	0	156,443	435,513	0	435,513	(279,070)	418,173

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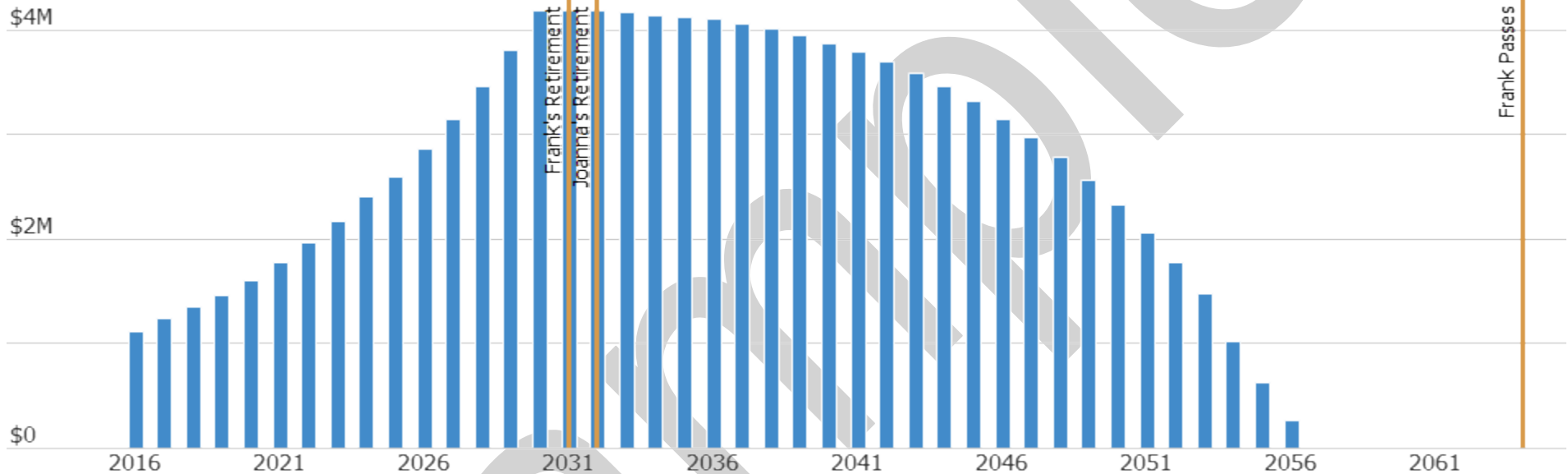
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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	86/85	159,476	0	0	0	159,476	440,079	0	440,079	(280,603)	155,192
2051	87/86	165,504	0	0	0	165,504	456,250	0	456,250	(290,746)	(129,532)
2052	88/87	171,761	0	0	0	171,761	473,034	0	473,034	(301,273)	(425,702)
2053	89/88	178,253	0	0	0	178,253	490,452	0	490,452	(312,199)	(732,605)
2054	90/89	184,992	0	0	0	184,992	590,446	0	590,446	(405,454)	(1,132,563)
2055	91/90	191,985	0	0	0	191,985	612,302	0	612,302	(420,317)	(1,547,176)
2056	92/91	199,242	0	0	0	199,242	634,983	0	634,983	(435,741)	(1,976,998)
2057	93/92	206,773	0	0	0	206,773	658,523	0	658,523	(451,750)	(2,422,605)
2058	94/93	214,589	0	0	0	214,589	682,953	0	682,953	(468,364)	(2,884,594)
2059	95/94	222,701	0	0	0	222,701	708,306	0	708,306	(485,605)	(3,363,583)
2060	96/95	231,119	0	0	0	231,119	734,617	0	734,617	(503,498)	(3,860,215)
2061	97/96	239,856	0	0	0	239,856	761,999	0	761,999	(522,143)	(4,375,232)
2062	98/97	248,923	0	0	0	248,923	790,456	0	790,456	(541,533)	(4,909,370)
2063	99/98	258,333	0	0	0	258,333	819,986	0	819,986	(561,653)	(5,463,348)
2064	100/99	268,098	0	0	500,000	768,098	850,652	0	850,652	(82,554)	(5,806,616)
2065	101/100	190,627	0	0	0	190,627	879,553	0	879,553	(688,926)	(6,473,542)

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Lifetime Portfolio Value



Assumptions

Frank's Retirement:	67 (2031)
Joanna's Retirement:	67 (2032)
First Death (Frank):	100/99 (2064)
Inflation Rate	3.78%

Living Expenses

Current	\$140,000
Retirement	\$120,000
Advanced Years	\$140,000
Index Rate	3.78%

Summary

Based upon the levels of income and spending in the Delay retirement and Soc Security with Decision Center, you will deplete your portfolio assets in **2057** (age **93/92**).

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Cash Flow for Decision Center Delay retirement and Soc Security with Decision Center (Only Show Future Values)

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2016	52/51	\$350,000	\$0	\$0	\$0	\$350,000	\$322,500	\$27,500	\$350,000	\$0	\$1,121,169
2017	53/52	363,230	0	0	0	363,230	335,098	28,132	363,230	0	1,248,137
2018	54/53	376,960	0	0	0	376,960	385,317	29,770	415,087	(38,127)	1,349,494
2019	55/54	391,210	0	0	0	391,210	392,388	30,412	422,800	(31,590)	1,469,604
2020	56/55	405,998	0	0	0	405,998	405,561	32,060	437,621	(31,623)	1,601,283
2021	57/56	421,344	0	0	0	421,344	388,131	33,213	421,344	0	1,776,635
2022	58/57	437,271	0	0	0	437,271	402,898	34,373	437,271	0	1,968,042
2023	59/58	453,800	0	0	0	453,800	417,762	36,038	453,800	0	2,177,360
2024	60/59	470,953	0	0	0	470,953	433,744	37,209	470,953	0	2,405,600
2025	61/60	488,755	0	0	0	488,755	512,718	38,387	551,105	(62,350)	2,592,014
2026	62/61	507,230	0	0	0	507,230	467,158	40,072	507,230	0	2,857,593
2027	63/62	526,403	0	0	0	526,403	485,139	41,264	526,403	0	3,146,785
2028	64/63	546,302	0	0	0	546,302	503,339	42,963	546,302	0	3,462,082
2029	65/64	589,449	0	0	0	589,449	544,280	45,169	589,449	0	3,806,180
2030	66/65	640,406	0	0	0	640,406	593,522	46,884	640,406	0	4,181,003
2031	67/66	53,991	0	0	0	53,991	236,593	0	236,593	(182,602)	4,181,981

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2032	68/67	56,032	0	0	0	56,032	242,579	0	242,579	(186,547)	4,179,044
2033	69/68	58,150	0	0	0	58,150	249,868	0	249,868	(191,718)	4,170,791
2034	70/69	60,348	0	103,724	0	164,072	274,272	0	274,272	(110,200)	4,139,952
2035	71/70	97,819	0	138,021	0	235,840	295,720	0	295,720	(59,880)	4,123,764
2036	72/71	113,690	0	143,770	0	257,460	310,162	0	310,162	(52,702)	4,108,275
2037	73/72	117,988	0	149,432	0	267,420	340,406	0	340,406	(72,986)	4,066,141
2038	74/73	122,448	0	152,564	0	275,012	352,637	0	352,637	(77,625)	4,014,365
2039	75/74	127,076	0	155,487	0	282,563	365,330	0	365,330	(82,767)	3,952,226
2040	76/75	131,879	0	158,145	0	290,024	378,518	0	378,518	(88,494)	3,878,948
2041	77/76	136,864	0	159,884	0	296,748	392,242	0	392,242	(95,494)	3,793,688
2042	78/77	142,037	0	161,555	0	303,592	406,522	0	406,522	(102,930)	3,695,547
2043	79/78	147,406	0	162,237	0	309,643	421,337	0	421,337	(111,694)	3,583,620
2044	80/79	152,979	0	161,987	0	314,966	436,841	0	436,841	(121,875)	3,456,815
2045	81/80	158,762	0	160,832	0	319,594	452,874	0	452,874	(133,280)	3,314,158
2046	82/81	164,762	0	158,583	0	323,345	469,612	0	469,612	(146,267)	3,154,462
2047	83/82	170,990	0	155,005	0	325,995	486,543	0	486,543	(160,548)	2,977,010
2048	84/83	177,453	0	149,845	0	327,298	503,969	0	503,969	(176,671)	2,780,761
2049	85/84	184,161	0	142,145	0	326,306	522,085	0	522,085	(195,779)	2,564,442

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	86/85	191,123	0	131,846	0	322,969	540,952	0	540,952	(217,983)	2,326,671
2051	87/86	198,347	0	118,783	0	317,130	560,538	0	560,538	(243,408)	2,066,048
2052	88/87	205,845	0	102,384	0	308,229	580,850	0	580,850	(272,621)	1,781,112
2053	89/88	213,626	0	81,941	0	295,567	595,286	0	595,286	(299,719)	1,476,952
2054	90/89	221,702	0	57,146	0	278,848	732,806	0	732,806	(453,958)	1,029,932
2055	91/90	230,082	0	17,953	0	248,035	668,380	0	668,380	(420,345)	636,016
2056	92/91	238,779	0	0	0	238,779	636,872	0	636,872	(398,093)	264,936
2057	93/92	247,805	0	0	0	247,805	660,600	0	660,600	(412,795)	(137,210)
2058	94/93	257,172	0	0	0	257,172	685,230	0	685,230	(428,058)	(558,893)
2059	95/94	266,894	0	0	0	266,894	710,776	0	710,776	(443,882)	(996,159)
2060	96/95	276,982	0	0	0	276,982	737,304	0	737,304	(460,322)	(1,449,615)
2061	97/96	287,452	0	0	0	287,452	764,830	0	764,830	(477,378)	(1,919,867)
2062	98/97	298,318	0	0	0	298,318	793,393	0	793,393	(495,075)	(2,407,547)
2063	99/98	309,595	0	0	0	309,595	823,037	0	823,037	(513,442)	(2,913,314)
2064	100/99	321,297	0	0	500,000	821,297	853,817	0	853,817	(32,520)	(3,206,548)
2065	101/100	190,627	0	0	0	190,627	879,553	0	879,553	(688,926)	(3,873,474)

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Income and Savings

Social Security

Frank's Social Security (updated)

Estimated From Income

Start Collecting at: age 65 and 0 months

Years Employed: 10

Last Year Employed: 2015

Highest Salary Earned: \$300,000

Joanna's Social Security (updated)

Estimated From Income

Start Collecting at: age 70 and 0 months

Years Employed: 10

Last Year Employed: 2015

Highest Salary Earned: \$50,000

Benefit Options (updated)

Exclude All Spousal Benefits: No

Restricted Spousal Benefit: Spouse

Percent of Household Benefit: 100%

Currently Filed & Suspended: No

Assumptions

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Retirement and Death (updated)

Frank Miller

Retirement Age: 67 (2031)

Advanced Years Age: 90 (2054)

Assumed Age of Death: 100 (2064)

Probate Rate: 5.0%

Final Expenses: \$50,000

Joanna Miller

Retirement Age: 67 (2032)

Advanced Years Age: 90 (2055)

Assumed Age of Death: 100 (2065)

Probate Rate: 5.0%

Final Expenses: \$50,000

Estate Analysis Reports will end in 2065 (49 years)

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No changes have been made within this scenario.

Sample

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