



HARBOR

Financial **PLAN**

for

Tom Sample

FOR ILLUSTRATIVE PURPOSES ONLY
SAMPLE PLAN CREATED FOR A SAMPLE CLIENT

This plan is made available to you for your independent use and is not intended to provide investment advice. We cannot and do not guarantee their applicability or accuracy in regard to your individual circumstances. All examples are for illustrative purposes and directional only. We encourage you to seek personalized advice from qualified professionals at Harbor or elsewhere before making decisions to invest your assets.

Tom,

Here's your initial financial plan! We hope you'll find it useful as you start to get a picture of your retirement readiness, and the steps you can take to improve it.

RETIREMENT GOALS AND MICRO-GOALS

Simple, straightforward actions you can take to start making your goals happen.

SAVINGS AND BUDGETING

Stay on track you're spending and saving

RETIREMENT CASH FLOW PLANNING

How long your money will last, and how much you can safely spend each year.

INVESTMENTS & PERFORMANCE

How your investments are tracking, and how to balance them today

This plan is focused on the basics, but it should be a great start.

If you'd like to start digging deeper, or want help putting this plan into action, let's schedule time to chat! We can review this plan together and continue to refine it so it captures your unique financial situation and goals.

You've made a big step in getting started. Now let's make the most of it.



William Rueter

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Overall Plan Progress

Your plan is checking all the boxes, now you just have to stick to it! Be sure to check back in at www.harborplan.com to see your latest progress.

On Track

Goals ✓	Your goals all have score of at least B+
Action Items ⚠	You missed a few action steps last month
Budget ✓	Your budget is good, and your savings are on track
Investments ✓	Investment performance is on track this year. Your current allocation makes sense.

Your Plan Timeline

Your timeline is a summary of all the key milestones in your plan: major planning events, or retirement goals will all show up here so you can glimpse what's coming in the future!



Progress on Your Goals

Great work! Your plan is making a big difference in helping you achieve your overall retirement goals.

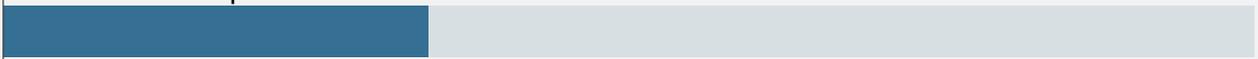
	Without Plan	With Current Plan
Overall Readiness	B	A
Retirement Security	B	A⁻
Retirement Income	A	A

Top Micro-Goals: Your To-Do List

Achieve your plan! Stay on top of your high-priority micro-goals at www.harborplan.com.

Overall Micro-goal Completion

1 out of 4 complete



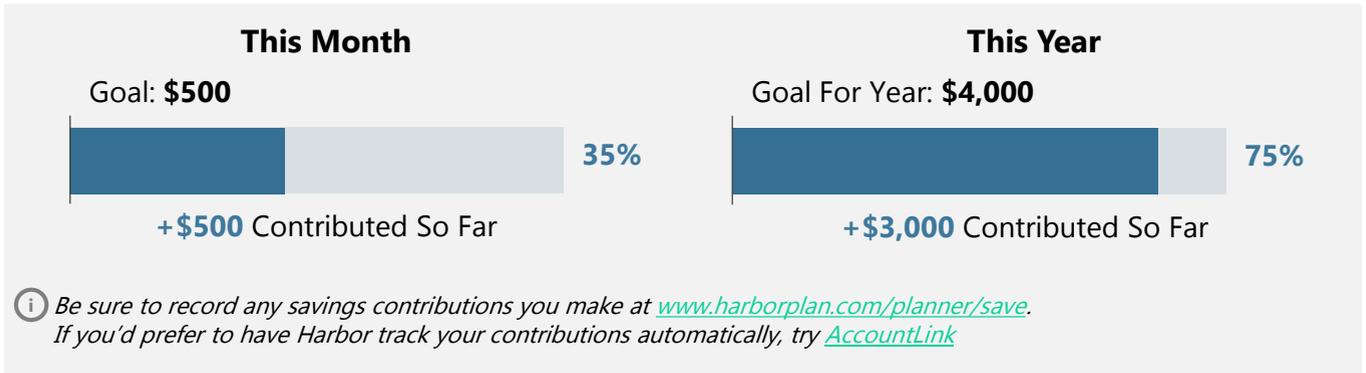
Next 4 Micro-Goals

- Fill in additional profile detail for better accuracy*
- Prepare a budget of household expenses* [Try our Expense Estimator](#)
- Make your monthly savings contribution* [Report Your Contribution](#)
- Estimate your expenses in retirement* [Try Expense Estimator](#)



Progress on Your Savings

Keep track of the savings you've made so far.



Your Income Today and in Retirement

Here's a summary of your budget today vs. in retirement, and where the income will come from.

This is only rough estimate—if you'd like a more detailed plan, schedule some time to talk to us!

	Current 2017 (Age 55)	Retirement Start 2029 (Age 67)
Total Income	\$135,000 \$11,250/mo	\$108,700 \$9,053/mo
Income from Work	\$135,000	\$0
Other Income	\$0	\$0
Social Security	\$0	\$51,900
Savings Withdrawals	\$0	\$56,200
Living Expenses + Tax	\$104,800	\$108,100
Savings Contributions	\$24,000	-

Retirement Savings Forecast

This forecast shows how your assets grow up to retirement, then decline as you start spending.



Current Savings & Recent Investment Performance

Little steps add up. Your net worth will grow as you make contributions, and investments compound.

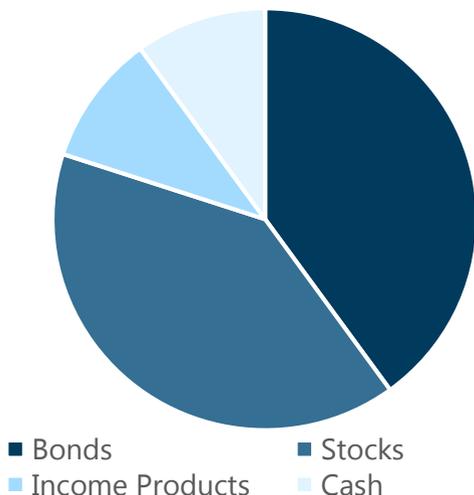
	Current	2017 \$ Growth	2017 Investment Returns	
			Actual	Goal ¹
Total Net Worth	\$295,200	+\$9,832	2.7%	2.2%
Regular Accounts	\$15,200	+\$380	3.0%	2.5%
Pre-Tax Retirement Accounts	\$155,000	+\$9,452	3.4%	2.5%
Roth Retirement Accounts	\$0	+\$0	n/a	n/a
House & Other Assets	\$125,000	+\$0	0%	0%

¹It's ok if these don't match. Investments fluctuate naturally, but tend to average out by the time you actually need the money.

Basic Investment Mix

This is a good all-purpose mix given your age and financial situation.

If you have more specific goals in mind, let's [schedule time to talk](#).



Bonds
(40%)

Good for: regular income, Bad for: growth
Bonds are a loan to a Company. In exchange, the Company pays you interest to pay your expenses

Stocks
(40%)

Good for: growth, Bad for: risk to lose money
Stocks are partial ownership of a Company. If other people want to own the Company the value of the stock rises.

Income Product
(10%)

Good for: income later, Bad for: flexibility
Income products is an agreement from an insurance company to pay you a certain amount no matter how long you live (like Social Security).

Cash
(10%)

Good for: flexibility, Bad for: growth
Money available for paying expenses, paying for emergencies, purchases