



**Retirement Plan for:
John Doe and Jane Doe**



Monday, February 23, 2015

Prepared by:
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President
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Notes On Retirement Plan

Advisor's Recommended Action Items:

- 1) Research long term care insurance pricing and options.
- 2) Change allocation of John's 401(k) plan. Decrease exposure to emerging markets.
- 3) Increase Jane's contribution to 401(k) plan.
- 4) Get a better estimate of how much will be spent on vacations.

Disclosure Information

IMPORTANT: The illustrations provided here are for planning purposes only. Projections and other information regarding the likelihood of various investment outcomes generated by WealthTrace are hypothetical, do not reflect actual investment results, are based on simulations, and do not guarantee future results. Investment values will change over time, losses are possible, and actual results may vary.

Based on accepted statistical methods, WealthTrace uses a simulation model to measure the probability of achieving the goals entered by the user and applied in this analysis as well as the possible impact of variations to those goals.

WealthTrace does not provide recommendations for any products or securities.

This report is a snapshot and does not constitute legal, tax, or accounting advice. The report provides a snapshot in time of your financial situation and should be updated at least annually to provide more accurate information.

Results are calculated over many years and potentially many simulations. Therefore, small changes can impact the results in sizeable ways. You should use the results presented in the software and in the report to help you focus on the factors that are most important to you. This report does not provide legal, tax, or accounting advice. Consult with the appropriate professionals before making decisions that might have legal or tax consequences.

The information generated by WealthTrace regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The actual returns of a specific investment product may be more or less than the returns used in WealthTrace.

Past performance is not a guarantee or a predictor of future results. Assumptions used by the program such as rates of return, inflation, and other assumptions should be used as the basis for illustrations. No results produced should be considered a guarantee of future performance or a guarantee of achieving financial goals.

WealthTrace results may vary depending on the user, client, and when the plan is run.

WealthTrace is a retirement planning and financial planning tool which has the following limitations and user assumptions:

Taxes: All tax information shown here is presented for illustrative purposes and does not constitute tax or legal advice. Taxes estimated by the program are estimates based on current tax laws. Withdrawals from tax-deferred accounts may be subject to penalties and taxes. This report assumes that any requirements for tax-deferred investing are met. You should consult your accountant or tax advisor for specific tax issues and questions.

Required Minimum Distributions: Any required minimum distributions shown in this report are estimates based on current laws. Your actual Required Minimum Distributions may be higher or lower.

Social Security: Any social security payments generated by the program are estimates based on the Social Security Administration (SSA) benefits algorithm as currently outlined by SSA rules and regulations. It is highly recommended that users obtain a more accurate estimate from the SSA, which will be based on the users' actual historical income levels.

Annuities And Insurance Products: WealthTrace does not model any specific products such as annuities and other insurance products. Any products that are used for illustration are just estimates based on the information entered by the user. Annuities and insurance products may have several penalties, surrender charges, and other fees that are not taken into account in the WealthTrace software.

Monte Carlo: Monte Carlo simulations are used to show how changes in rates of return each year can affect your results. A Monte Carlo simulation generates the results of your plan by running it 1,000 times, each time using a random sequence of returns that investors may encounter in their lifetime. These simulated returns are based on the historical standard deviations and correlations of the asset classes being analyzed. Some sequences of returns will give you better results, and some will give you worse results. The various trials that are run will show you that some of the trials will result in you meeting all of your goals and some will result in not meeting all of your goals.

The results using Monte Carlo simulations indicate the likelihood that an event may occur as well as the likelihood that it

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may not occur. In analyzing this information, please note that the analysis does not take into account up to the minute conditions in the market, which may severely affect the outcome of your goals over the long term.

Historical Data For Monte Carlo Analysis: We have used monthly historical rates of return over the past ten years to determine standard deviations and correlations for each asset class. The data was derived from Federal Reserve Historical Data and Yahoo Finance. This data does not include dividend reinvestment nor does it include any advisor fees. It does include any fund expenses. The assets used for historical data are as follows:

Cash: One month Certificate of Deposit (CD) rates using Federal Reserve interest rate data.
Short-Term Bonds: iShares Barclays 1-3 Year Treasury Bond Exchange Traded Fund (ETF)
Medium-Term Bonds: iShares Barclays 7-10 Year Treasury Bond ETF
Long-Term Bonds: iShares Barclays 20+ Year Treasury Bond ETF
Value Stocks: iShares Russell 1000 Value Index ETF
Growth Stocks: iShares Russell 1000 Growth Index ETF
International Developed Stocks: SPDR S&P Developed World ex-US Index ETF
Emerging Market Stocks: iShares Emerging Markets Index ETF

The historical data used has been provided by sources believed to be reliable, but not independently verified by WealthTrace.

Information You Have Provided: Information that you provided about goals, assets, and other cash inflows and outflows are important assumptions used in the calculations and projections in this report. Please review the report to verify that the assumptions used are accurate. Even small changes in assumptions can have a large impact on the results shown in this report.

The information provided by you should be reviewed periodically (at least annually) and updated when either the information or your circumstances change.

All investment, asset, and liability information included in this report was provided by you or your designated agents and is not a substitute for the information contained in the official account statements provided to you by custodians. The current asset values contained in those account statements should be used to update the asset information in the WealthTrace software, as necessary.

Limitations Of The Software And Report: All results in this report are hypothetical in nature and do not guarantee future results. The software uses simplifying assumptions that do not completely reflect your specific circumstances. No software application has the ability to accurately predict future investment returns and anything affecting one's financial plan. The estimated expenses, fees, income taxes, and other cash flow assumptions used in this report may vary greatly from the actual costs that will be incurred. Investment returns, inflation, lifespan, and other economic and political conditions may vary from the assumptions used in WealthTrace, which means your actual results will vary, potentially by a wide margin, from those presented here.



Personal Information

	John	Jane
Current Age	61	60
Retirement Age	65	56
Current Gross Income	\$70,000	\$30,000
Annual Raise	3.0 %	3.0 %
End Age	95	95

Definitions:

Current Age: Age as of the analysis date.

Retirement Age: Assumed age when each person will retire.

Current Gross Income: Current annual salary/bonus income.

Annual Raise: Assumed annual raise in salary income as entered by the user.

End Age: Assumed age, entered by the user, when each person will pass away.



Pension Benefits

John's Pensions

IBM Pension GM Pension

Annual Payment	\$10,000	\$5,000
Age Of First Payment	65	65
Growth Rate Of Pension	0 %	0 %
% Of Pension That Survives	50 %	50 %

Jane's Pensions

State
Pension

Annual Payment	\$7,000
Age Of First Payment	65
Growth Rate Of Pension	0 %
% Of Pension That Survives	33 %

Definitions:

Annual Payment: The amount of the first payment when the first payment occurs.

Age of First Payment: Age when the first payment is received.

Growth Rate of Pension: The annual growth rate of pension payments, if applicable.

% of Pension That Survives: The % of the annual pension payments that will go to the spouse/partner if the other spouse/partner passes away first.



Estimated Social Security Benefits

Social Security	John	Jane
Amount Of First Payment	\$20,000	\$10,000
Age Of First Payment	65	65
Cost Of Living Adjustment	3%	3%
Lifetime Benefits (Today's \$)	\$620,000	\$310,000

Definitions:

Amount Of First Payment: The sum of social security payments for the first year when the first payment occurs.

Changed Payment: This is applicable only if the user has a changed social security payment in the future due to utilizing a strategy such as "restricted application". If applicable, this is the future annual payment amount.

Age of First Payment: Age when the first payment is received.

Age of Changed Payment: This is applicable only if the user has a changed social security payment in the future due to utilizing a strategy such as "restricted application". If applicable, this is the age of this person when the payment changes.

Cost Of Living Adjustment (COLA): The assumed annual increase in the COLA index. This number is used to determine future social security payments.

Lifetime Benefits (Today's \$): The cumulative amount of social security benefits from today's date through the end of the plan. This figure has been adjusted by the inflation rate in order to present it in today's dollar terms.

*Note that social security benefits, including estimates of lifetime benefits and the COLA index, are based on current rules, regulations and policies of the Social Security Administration and are subject to change. Also, if there is a spouse/partner and this person's social security is larger than the spouse/partner's, then the spouse/partner will automatically receive the other partner's social security payments at this person's End Age. Pension payments will also be transferred and living expenses reduced (based on settings) when one partner's plan ends before the other.

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.

Prepared for: John Doe and Jane Doe

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Current Investment Assets

Taxable/Tax-Advantaged Investments:

Name	Owner	Asset Class	Current Balance	Annual Contribution	Contribution End Age	Investment Type	Cost Basis
Portfolio	John	Value Stocks	\$250,000	\$15,000	At Retirement	Taxable	\$50,000
Bond Fund	John	Medium Term Bonds	\$5,000	\$0	At Retirement	Taxable	\$100,000
Muni Fund	John	Short Term Bonds	\$5,000	\$0	At Retirement	Tax-Free Interest	\$50,000
Gold Fund	John	Gold	\$7,000	\$0	At Retirement	Taxable	\$50,000
Bank Account	Jane	Cash	\$10,000	\$0	At Retirement	Taxable	\$10,000
Vanguard Fund	Jane	Growth Stocks	\$20,000	\$0	At Retirement	Taxable	\$20,000
Fidelity Fund	Jane	Value Stocks	\$25,000	\$0	At Retirement	Taxable	\$25,000

Qualified Tax-Deferred Investments:

Name	Owner	Asset Class	Current Balance	Annual Contribution	Contribution End Age	Allow Early Withdrawal	Company Match	Maximum Match
IRA1	John	Multiple Asset Classes	\$50,000	\$1,000	At Retirement	No	0 %	0 %
IRA2	John	Growth Stocks	\$6,000	\$1,000	At Retirement	No	0 %	0 %
401(k)	John	Emerging Market Stocks	\$5,500	\$1,500	At Retirement	No	20 %	50 %
401k	Jane	International Developed Stocks	\$75,000	\$1,000	At Retirement	No	20 %	30 %
IRA1	Jane	Long Term Bonds	\$25,000	\$0	At Retirement	No	0 %	0 %
IRA2	Jane	Short Term Bonds	\$15,000	\$0	At Retirement	No	0 %	0 %

Non-Qualified Tax-Deferred Investments:

Name	Owner	Asset Class	Current Balance	Annual Contribution	Contribution End Age	Cost Basis
Annuity	John	Long Term Bonds	\$50,000	\$0	At Retirement	\$50,000



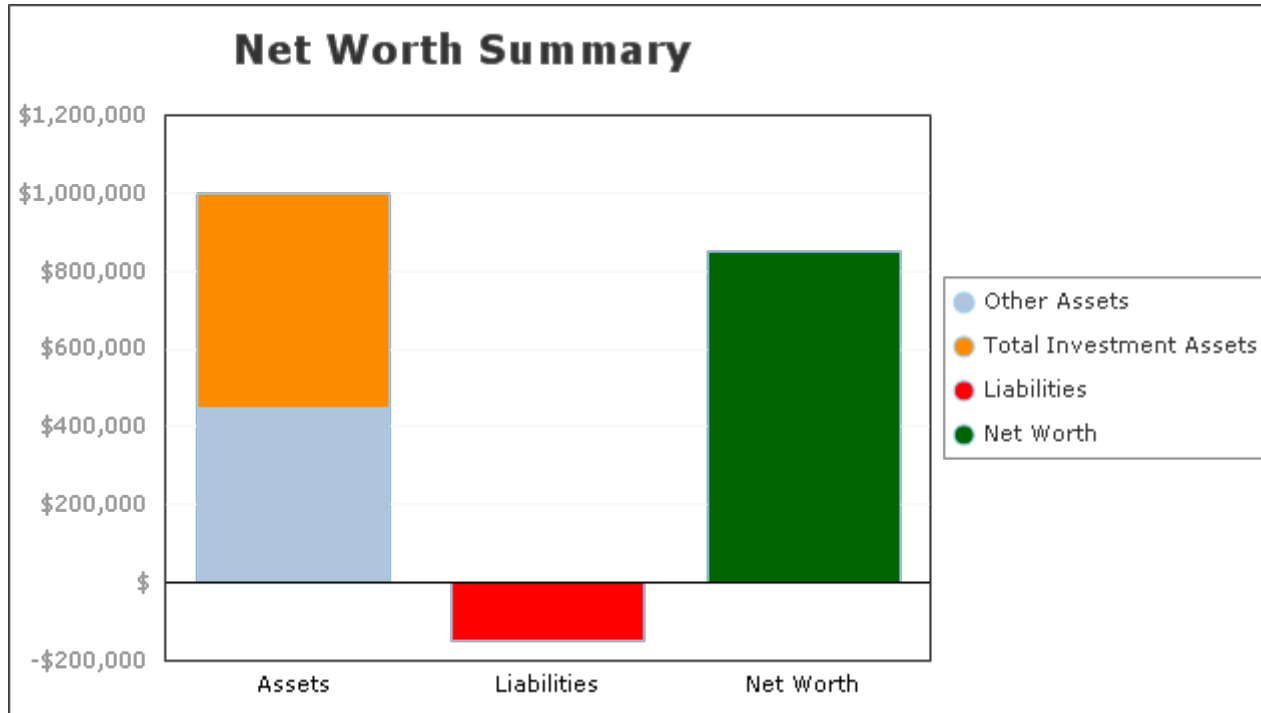
Investment Summary By Asset Class

Investment Name	Investment Type	Cash	Short Term Bonds	Medium Term Bonds	Long Term Bonds	Value Stocks	Growth Stocks	International Developed Stocks	Emerging Market Stocks	Gold	Total Value
Portfolio	Tax./Tax-Adv.					\$250,000					\$250,000
Bond Fund	Tax./Tax-Adv.			\$5,000							\$5,000
Muni Fund	Tax./Tax-Adv.		\$5,000								\$5,000
Gold Fund	Tax./Tax-Adv.									\$7,000	\$7,000
Bank Account	Tax./Tax-Adv.	\$10,000									\$10,000
Vanguard Fund	Tax./Tax-Adv.						\$20,000				\$20,000
Fidelity Fund	Tax./Tax-Adv.					\$25,000					\$25,000
IRA1	Qualified					\$25,000	\$25,000				\$50,000
IRA2	Qualified						\$6,000				\$6,000
401(k)	Qualified								\$5,500		\$5,500
401k	Qualified							\$75,000			\$75,000
IRA1	Qualified				\$25,000						\$25,000
IRA2	Qualified		\$15,000								\$15,000
Annuity	Non-Qualified				\$50,000						\$50,000
Total Value		\$10,000	\$20,000	\$5,000	\$75,000	\$300,000	\$51,000	\$75,000	\$5,500	\$7,000	\$548,500

*This summary shows you every investment owned and which asset class each investment belongs to. The Total Value column displays the current balance of each investment while the Total Value row shows the total amount invested in each asset class.



Current Net Worth



Investment Assets

Taxable & Tax-Advantaged	\$322,000
Qualified Tax-Deferred	\$176,500
Non-Qualified Tax-Deferred	\$50,000

Total Investment Assets **\$548,500**

Other Assets

Home	\$400,000
Stock Options	\$50,000

Total Other Assets **\$450,000**

Total Assets **\$998,500**

Liabilities

Mortgage	\$150,000
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Total Liabilities **\$150,000**

Net Worth: **\$848,500**

*The data and chart here show you the value of your net worth by taking the current value of your assets minus the current principal value of all liabilities.



Additional Cash Inflows

Name	Amount (Today's Dollars)	Start Age	Duration (Years)	Recurrence During Duration Period	Growth Rate	Effective Tax Rate
Sale of Business	\$2,000,000	65	1	Every Year	Use Inflation Setting	Use Tax Settings
Part Time Job	\$15,000	65	10	Every Year	Use Inflation Setting	Use Tax Settings
Inheritance- John	\$400,000	67	1	Every Year	4%	0%
Sale of Second Home	\$150,000	75	1	Every Year	2%	25%

Definitions:

Amount (Today's Dollars): The amount of the cash inflow in today's dollars. This amount will be adjusted by the growth rate for future years.

Start Age: The age of the primary user when the cash inflow begins.

Duration (Years): How long the cash inflow lasts.”.

Growth Rate: The annual growth rate of the cash inflow.



Goals & Additional Expenses

Name	Amount (Today's Dollars)	Start Age	Duration (Years)	Recurrence During Duration Period	Growth Rate Before Expense Begins	Growth Rate After Expense Begins
College 1	\$20,000	58	4	Every Year	6%	6%
College 2	\$20,000	60	4	Every Year	6%	6%
Long Term Care Ins	\$9,000	60	100	Every Year	5%	5%
Vacation	\$15,000	65	20	Every Year	Use Inflation Setting	Use Inflation Setting
Wedding Expenses	\$10,000	64	1	Every Year	Use Inflation Setting	Use Inflation Setting
New Car	\$20,000	65	1 6 11 16 21	Every Year	Use Inflation Setting	Use Inflation Setting

Definitions:

Amount (Today's Dollars): The amount of the goal/expense in today's dollars. This amount will be adjusted by the growth rate for future years.

Start Age: The age of the primary user when the goal/expense begins.

Duration (Years): How long the goal/expense lasts.

Growth Rate Pre: The growth rate of the expense, as entered by the user, before the expense begins.

Growth Rate Post: The growth rate of the expense, as entered by the user, after the expense begins.



Settings & Assumptions

Annual Recurring Retirement Expenses (Today's Dollars)	\$59,500
Annual Inflation	3%
Annual COLA Inflation	3%
Average Federal Tax	Before Retirement: Program Estimate During Retirement: Program Estimate
Average State Tax	Before Retirement: 4.0 % During Retirement: 4.0 %
Average Effective Tax on Capital Gains (Federal+State)	Before Retirement: Program Estimate During Retirement: Program Estimate
Rebalance Annually	No
Retirement Expenses Begin with Retirement of	John
Reduction In Recurring Expenses In Retirement When Partner's Plan Ends	50 %

Definitions:

Annual Recurring Retirement Expenses (Today's Dollars): Expected annual recurring expenses in retirement, such as grocery bills. This is expressed in today's dollars.

Annual Inflation: The assumed annual increase in the Consumer Price Index (CPI). This input is used for determining the increase in the amount of Annual Recurring Expenses In Retirement each year. The annual inflation rate is applied to these expenses each year.

Annual COLA Inflation: The assumed annual increase in the COLA index. This number is used to determine future social security payments.

Average Federal Tax: If set to Program Estimate, the program will calculate the marginal federal tax rate each year. If a number is inputted, the program will use this as the average federal tax rate.

Average State Tax: The average state income tax rate.

Average Effective Tax on Capital Gains (Federal+State): If set to Program Estimate, the program will calculate the capital gains tax rate applied to all investment sales. If a number is inputted, the program will use this as the average capital gains tax rate.

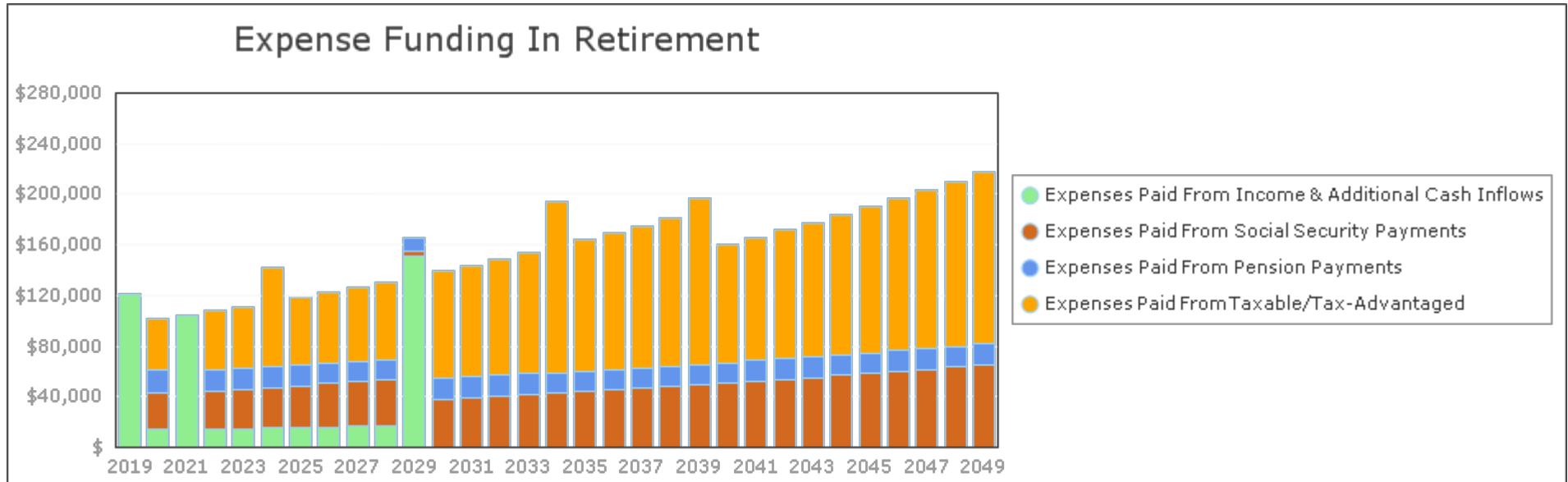
Rebalance Annually: If set to Yes the program will automatically rebalance investments at the end of every year. Note that the program will only rebalance the categories of Taxable/Tax-Advantaged and Qualified. Non-Qualified investments are not rebalanced each year due to the fact that most non-qualified investments cannot easily be traded in and out of. After rebalancing, the weighting for each investment will be set back to its beginning weighting. If investments are reallocated at a future date, then annual rebalancing weights will be reset to this new allocation.

Retirement Expenses Begin With Retirement Of: If there is a spouse/partner in the plan this is the person whose retirement date the Recurring Expenses In Retirement will begin with.

Reduction In Recurring Expenses When Partner's Plan Ends: If there is a spouse/partner in the plan this is the percentage decline in Recurring Expenses In Retirement when one spouse/partner passes away before the other.



Expense Funding In Retirement



Definitions:

Expenses Paid From Income/Additional Cash Inflows: The amount of expenses that was funded by any salary income or items from the Additional Cash Inflows section.

Expenses Paid From Social Security Payments: The amount of expenses that was funded by social security income.

Expenses Paid From Pension Payments: The amount of expenses that was funded by pension income.

Expenses Paid From Taxable/Tax-Advantaged: The amount of expenses that was funded by growth in Taxable/Tax-Advantaged investments or principal withdrawals.

Expenses Paid From Non-Qualified: The amount of expenses that was funded by growth in Non-Qualified Tax-Deferred investments or principal withdrawals.

Expenses Paid From Qualified: The amount of expenses that was funded by growth in Qualified Tax-Deferred investments or principal withdrawals.

Shortfall: The total funding shortfall each year. Once a shortfall appears it means all income and investment principal have been exhausted in that year.

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.

Prepared for: John Doe and Jane Doe

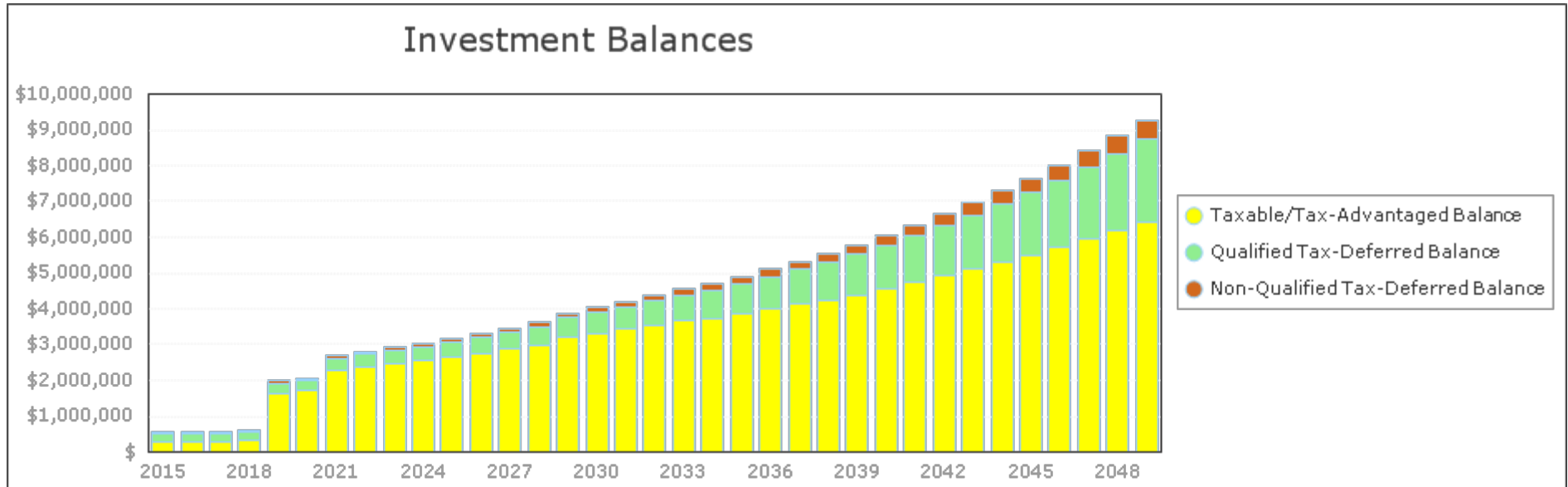
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Investment Balances



Definitions:

Taxable/Tax-Advantaged Balance: The total principal balance of all combined Taxable & Tax-Advantaged Investments.

Qualified Tax-Deferred Balance: The total principal balance of all combined Qualified Tax-Deferred Investments.

Non-Qualified Tax-Deferred Balance: The total principal balance of all combined Non-Qualified Tax-Deferred Investments.

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.

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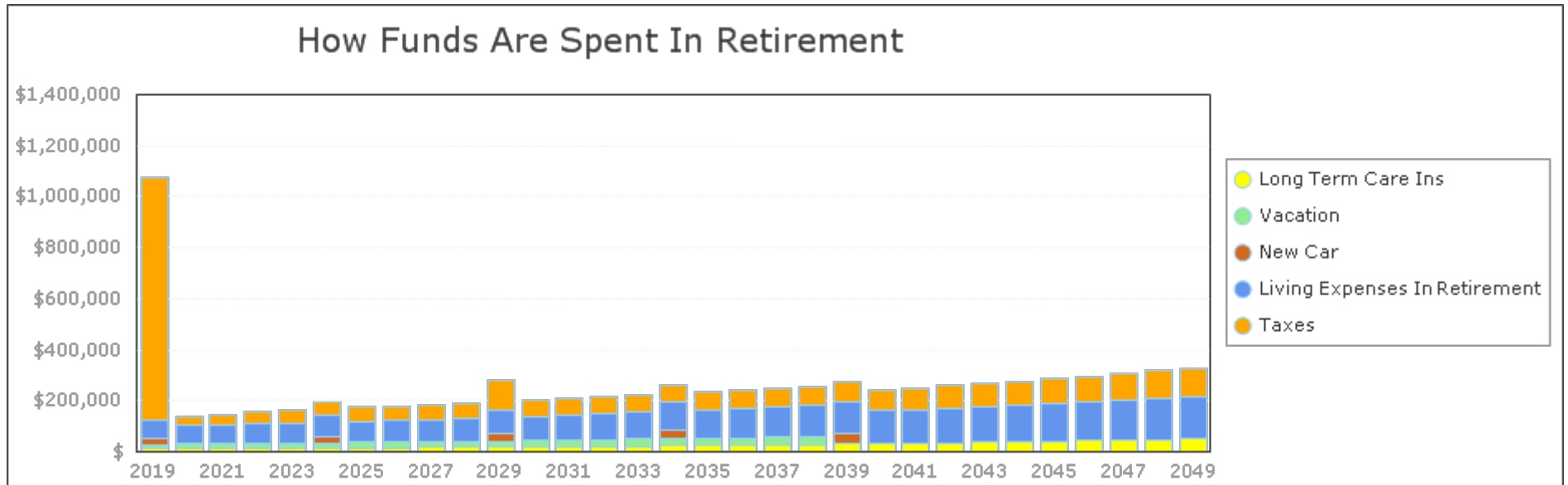
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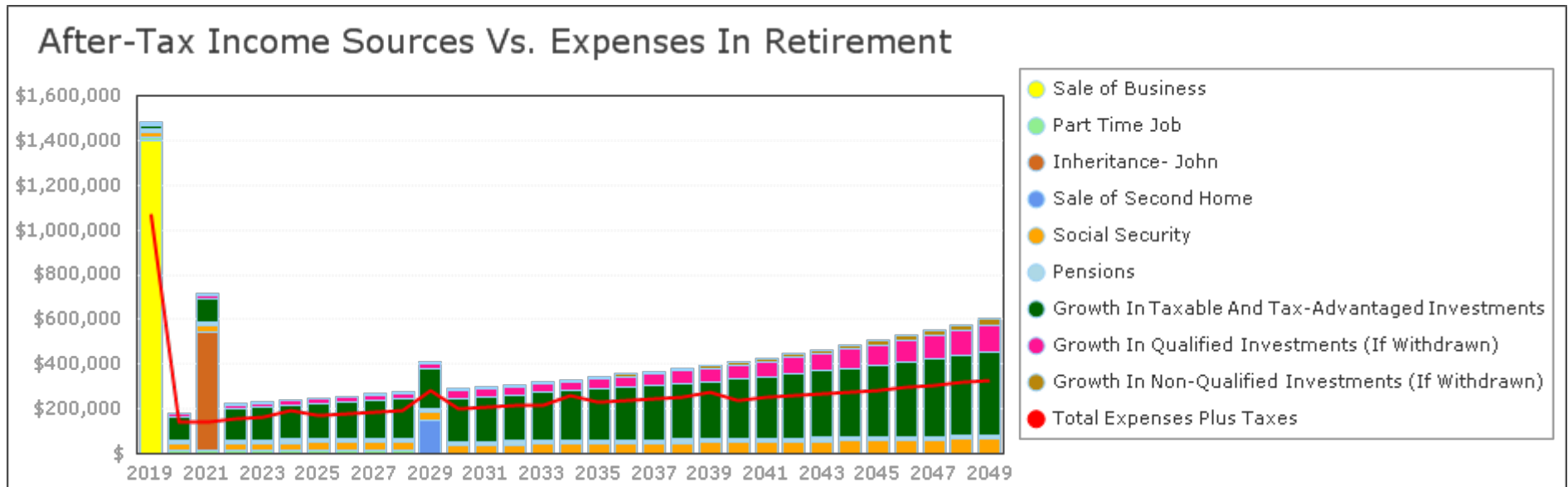
How Funds Are Spent In Retirement



*This chart shows you how funds are spent in retirement each year. Included here are living expenses (which are expenses that expected to occur each and every year in retirement), non-living expenses (such as college funding, weddings, new cars, etc.) and the amount spent on taxes each year.



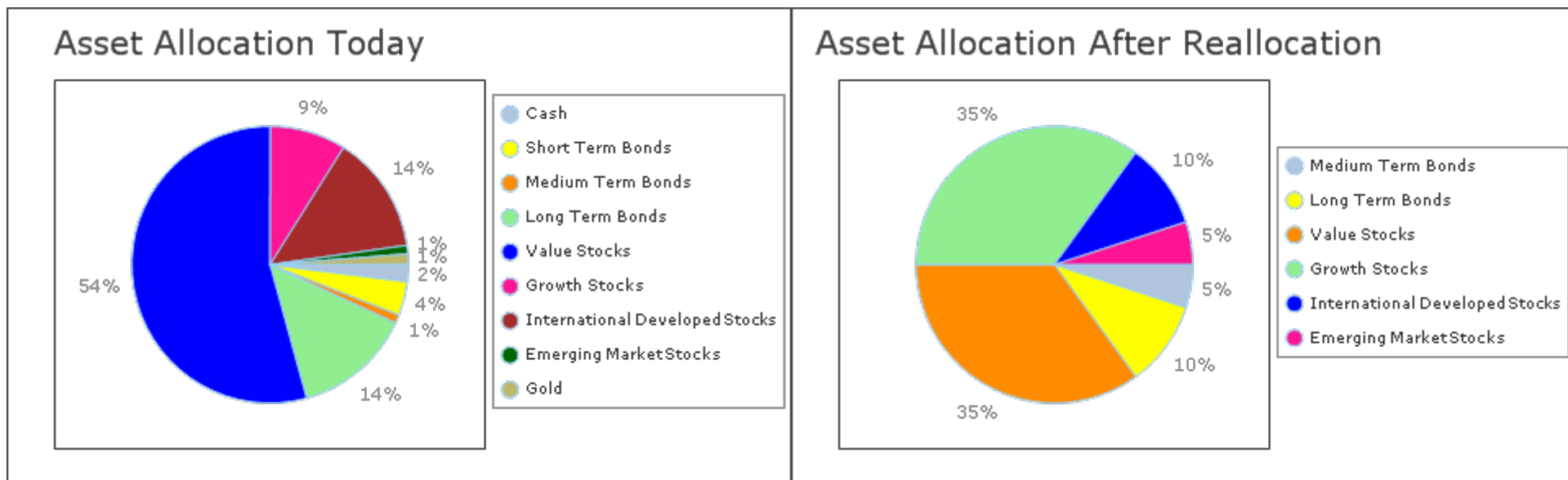
After-Tax Income Sources Vs. Expenses In Retirement



*This chart shows you after-tax income sources and all expenses in retirement each year. The expenses are shown as a red line through time. Any year in which the income sources are below the expense line means that there is not enough income in that year to cover expenses.



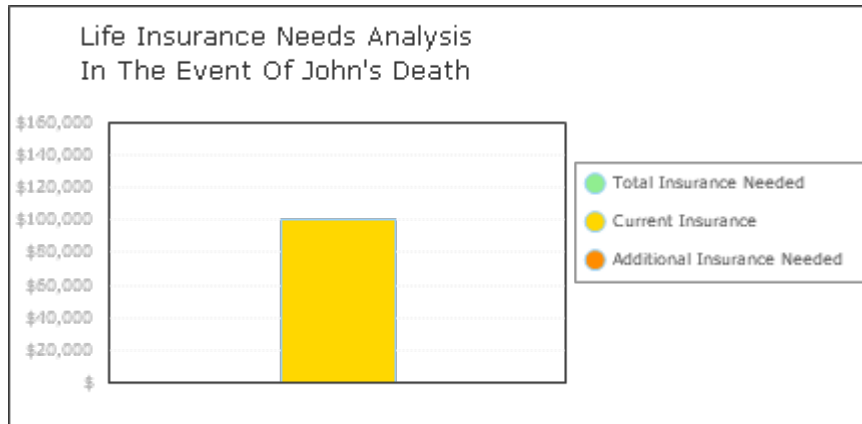
Asset Allocation



*The pie charts here show the percent of investment funds that are allocated to each asset class. These charts can help you understand your asset allocation situation and whether or not you might be taking too much or too little risk. The chart for Asset Allocation Today shows the breakdown of asset classes based on the investment information entered by the user. The chart for Asset Allocation After Reallocation shows the breakdown of asset classes based on the change in asset allocation entered by the user.



Life Insurance Analysis And Planning



Total Insurance Needed: **\$0**
 Current Insurance: **\$100,000**
 Additional Insurance Needed: **\$0**

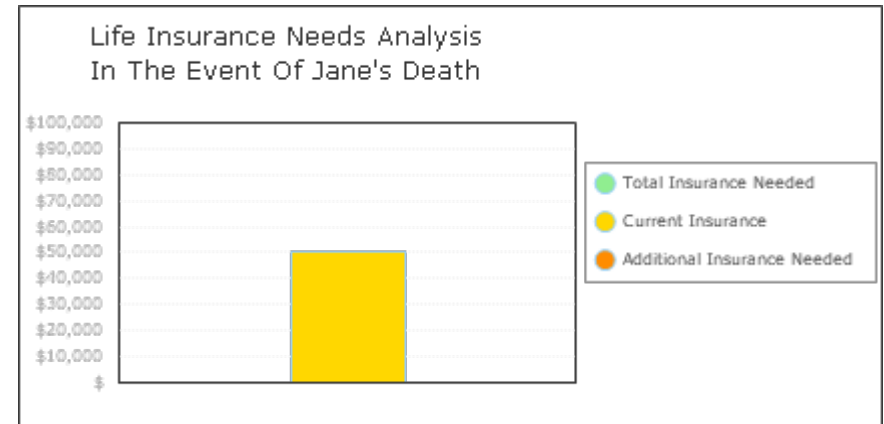
Insurance Analysis Assumptions:

Age This Person Passes Away	62
% Reduction in Spending On Living Expenses in Retirement	10 %
% Reduction in Spending On Goals & Additional Expenses	0 %
% Change In Survivor's Contributions To Tax./Tax-Adv. Investments	0 %
% Change In Survivor's Contributions To Qualified Investments	2 %
% Change In Survivor's Contributions To Non-Qualified Investments	0 %
Desired Investment Value At End Of Plan (Today's \$)	\$0

Eliminate These Cash Inflows

Part Time Job
 Inheritance- John

* The analysis here shows how much life insurance might be needed when a spouse/partner in the plan passes away before the other. This program estimates how much total life insurance is needed (in today's dollar terms) such that the surviving spouse/partner meets all retirement goals and will have the amount of money left over at the end of the plan as specified by the input for Desired Investment Value At End Of Plan. Keep in mind that if the input for Desired Investment Value At End Of Plan is \$0, then the calculation for the life insurance payout needed is the minimum payout necessary such that the survivor never runs out of money.



Total Insurance Needed: **\$0**
 Current Insurance: **\$50,000**
 Additional Insurance Needed: **\$0**

Insurance Analysis Assumptions:

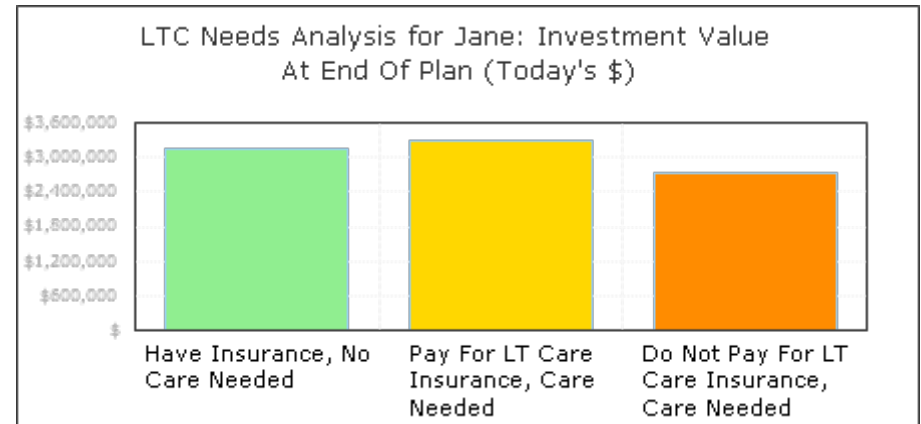
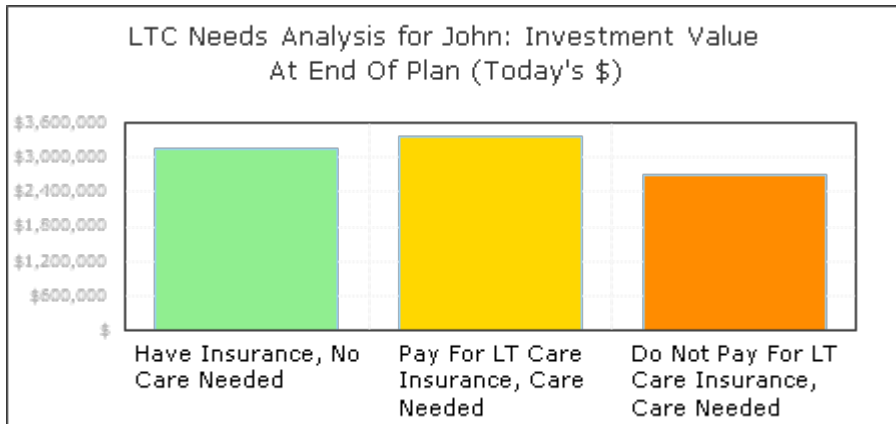
Age This Person Passes Away	63
% Reduction in Spending On Living Expenses in Retirement	10 %
% Reduction in Spending On Goals & Additional Expenses	0 %
% Change In Survivor's Contributions To Tax./Tax-Adv. Investments	0 %
% Change In Survivor's Contributions To Qualified Investments	0 %
% Change In Survivor's Contributions To Non-Qualified Investments	0 %
Desired Investment Value At End Of Plan (Today's \$)	\$0

Eliminate These Cash Inflows

Part Time Job



Long-Term Care Needs Analysis And Planning



	Average 10 Year Shortfall (Today's \$)	Inv. Value At End Of Plan (Today's \$)	Probability of Funding All Goals
Pay For LTC Insurance, No Care Needed	\$0	\$3,143,856	98 %
Pay For LTC Insurance, Care Needed	\$0	\$3,342,472	99 %
Do Not Pay For LTC Insurance, Care Needed	\$0	\$2,705,972	95 %

	Average 10 Year Shortfall (Today's \$)	Inv. Value At End Of Plan (Today's \$)	Probability of Funding All Goals
Pay For LTC Insurance, No Care Needed	\$0	\$3,143,856	98 %
Pay For LTC Insurance, Care Needed	\$0	\$3,274,441	99 %
Do Not Pay For LTC Insurance, Care Needed	\$0	\$2,741,213	95 %

LT Care Analysis Assumptions:

Age When Long-Term Care Is Needed	70
% Reduction in Spending On Living Expenses in Retirement	0%
% Reduction in Spending On Goals & Additional Expenses	0%
Length Of Care Covered (Years)	5
Projected Annual Cost Of Care (Today's \$)	\$80,000
Cost Of Care Annual Inflation (%)	3%
Duration Of Long-Term Care (Years)	5
Annual Long-Term Care Insurance Premium (Today's \$)	\$5,000
Age When Insurance Premium Payments Will Begin	65
Age When Insurance Premium Payments End	End Of This Person's Plan

LT Care Analysis Assumptions:

Age When Long-Term Care Is Needed	75
% Reduction in Spending On Living Expenses in Retirement	5%
% Reduction in Spending On Goals & Additional Expenses	0%
Length Of Care Covered (Years)	5
Projected Annual Cost Of Care (Today's \$)	\$80,000
Cost Of Care Annual Inflation (%)	3%
Duration Of Long-Term Care (Years)	5
Annual Long-Term Care Insurance Premium (Today's \$)	\$5,000
Age When Insurance Premium Payments Will Begin	65
Age When Insurance Premium Payments End	End Of This Person's Plan

*The analysis here shows planning outputs from three different scenarios that can help users make decisions on long-term care insurance needs. The three scenarios are:

- (1) Pay For LTC Insurance, No Care Needed: This scenario assumes that the clients pay for long-term care insurance, but never need to use it.
- (2) Pay For LTC Insurance, Care Needed: This scenario assumes that the clients pay for long-term care insurance and do in fact need to use this insurance at a future date as specified by the user.
- (3) Do Not Pay For LTC Insurance, Care Needed: This scenario assumes that the clients do not pay for long-term care insurance and do need to use this insurance at a future date as specified by the user.

All long-term care scenario results here are subject to the assumptions listed above, as entered by the user.

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.



Investments, Expenses, & Shortfalls Through Time

Dates (Beginning Of Planning Year)	Ages (End Of Planning Year)	Beginning Investment Balance	Total Expenses	Total Expenses Plus Taxes (In Retirement)	Expenses Paid From Income/Cash Additions	Expenses Paid From Social Security Payments	Expenses Paid From Pension Payments	Expenses Paid From Taxable/Tax- Advantaged	Expenses Paid From Non- Qualified	Expenses Paid From Qualified	Required Minimum Distributions (RMDs) Before Taxes	RMDs After Expenses & Taxes Transferred to Taxable Accounts	Ending Investment Balance	Shortfall
2/23/2015	61/61	548,500	51,850		0	0	0	51,850	0	0	0	0	542,003	0
2/23/2016	62/62	542,003	32,395		0	0	0	32,395	0	0	0	0	559,377	0
2/23/2017	63/63	559,377	34,239		0	0	0	34,239	0	0	0	0	576,453	0
2/23/2018	64/64	576,453	22,195		0	0	0	22,195	0	0	0	0	610,251	0
2/23/2019	65/65	610,251	121,038	1,071,610	121,038	0	0	0	0	0	0	0	1,976,819	0
2/23/2020	66/66	1,976,819	101,018	138,893	14,056	29,268	17,266	40,428	0	0	0	0	2,060,932	0
2/23/2021	67/67	2,060,932	104,290	143,395	104,290	0	0	0	0	0	0	0	2,674,794	0
2/23/2022	68/68	2,674,794	107,671	156,811	14,515	30,376	16,805	45,975	0	0	0	0	2,796,259	0
2/23/2023	69/69	2,796,259	111,168	162,111	14,915	31,227	16,766	48,259	0	0	0	0	2,923,184	0
2/23/2024	70/70	2,923,184	141,660	194,467	15,328	32,104	16,727	77,501	0	0	0	0	3,028,971	0
2/23/2025	71/71	3,028,971	118,518	172,832	15,763	33,026	16,701	53,028	0	0	0	0	3,166,088	0
2/23/2026	72/72	3,166,088	122,382	178,661	16,201	33,957	16,666	55,558	0	0	0	0	3,309,460	0
2/23/2027	73/73	3,309,460	126,377	184,685	16,652	34,917	16,631	58,177	0	0	0	0	3,459,413	0
2/23/2028	74/74	3,459,413	130,507	190,913	17,117	35,905	16,597	60,889	0	0	0	0	3,616,293	0
2/23/2029	75/75	3,616,293	165,938	281,126	151,410	3,918	10,610	0	0	0	0	0	3,875,200	0
2/23/2030	76/76	3,875,200	139,197	199,087	0	38,114	16,609	84,473	0	0	0	0	4,034,957	0
2/23/2031	77/77	4,034,957	143,765	205,570	0	39,204	16,581	87,980	0	0	0	0	4,201,576	0
2/23/2032	78/78	4,201,576	148,491	212,263	0	40,328	16,554	91,609	0	0	0	0	4,375,403	0
2/23/2033	79/79	4,375,403	153,379	219,173	0	41,485	16,529	95,365	0	0	0	0	4,556,803	0
2/23/2034	80/80	4,556,803	194,557	262,428	0	42,677	16,504	135,376	0	0	0	0	4,710,040	0
2/23/2035	81/81	4,710,040	163,666	233,129	0	43,927	16,490	103,249	0	0	0	0	4,905,618	0
2/23/2036	82/82	4,905,618	169,077	240,700	0	45,193	16,466	107,417	0	0	0	0	5,109,870	0
2/23/2037	83/83	5,109,870	174,676	248,515	0	46,498	16,444	111,734	0	0	0	0	5,323,247	0
2/23/2038	84/84	5,323,247	180,469	256,584	0	47,842	16,422	116,204	0	0	0	0	5,546,230	0
2/23/2039	85/85	5,546,230	196,933	275,381	0	49,227	16,402	131,304	0	0	0	0	5,768,856	0
2/23/2040	86/86	5,768,856	160,318	241,005	0	50,659	16,384	93,275	0	0	0	0	6,044,329	0
2/23/2041	87/87	6,044,329	165,768	249,382	0	52,112	16,358	97,298	0	0	0	0	6,333,888	0
2/23/2042	88/88	6,333,888	171,413	258,057	0	53,608	16,333	101,472	0	0	0	0	6,638,344	0
2/23/2043	89/89	6,638,344	177,261	267,042	0	55,149	16,308	105,803	0	0	0	0	6,958,555	0
2/23/2044	90/90	6,958,555	183,320	276,349	0	56,737	16,284	110,298	0	0	0	0	7,295,437	0
2/23/2045	91/91	7,295,437	189,597	285,989	0	58,373	16,261	114,963	0	0	0	0	7,649,961	0

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.



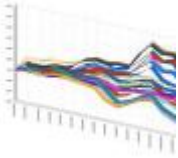
Investments, Expenses, & Shortfalls Through Time

Dates (Beginning Of Planning Year)	Ages (End Of Planning Year)	Beginning Investment Balance	Total Expenses	Total Expenses Plus Taxes (In Retirement)	Expenses Paid From Income/Cash Additions	Expenses Paid From Social Security Payments	Expenses Paid From Pension Payments	Expenses Paid From Taxable/Tax- Advantaged	Expenses Paid From Non- Qualified	Expenses Paid From Qualified	Required Minimum Distributions (RMDs) Before Taxes	RMDs After Expenses & Taxes Transferred to Taxable Accounts	Ending Investment Balance	Shortfall
2/23/2046	92/92	7,649,961	196,102	295,975	0	60,057	16,239	119,805	0	0	0	0	8,023,161	0
2/23/2047	93/93	8,023,161	202,843	306,320	0	61,793	16,217	124,832	0	0	0	0	8,416,137	0
2/23/2048	94/94	8,416,137	209,828	317,037	0	63,580	16,196	130,052	0	0	0	0	8,830,058	0
2/23/2049	95/95	8,830,058	217,069	328,142	0	65,422	16,176	135,471	0	0	0	0	9,266,172	0

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Prepared by: James Advisor1, CFP, President, Advisor Capital



What-If Scenario Information

Inputs

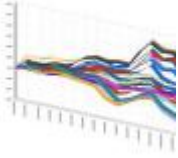
Scenario Name	Apply To	Change In Qualified Tax-Deferred Contributions	% Change In SS Payments	% Change In Recurring Expenses
Decrease Retirement Age 1 Year	Both	0	0 %	0 %
Increase Retirement Age 1 Year	Both	0	0 %	0 %
John Saves \$2,000 More Per Year	Primary	2000	0 %	0 %
Inflation Up 1%	Both	0	0 %	0 %
Inflation Down 1%	Both	0	0 %	0 %
Reduce Expenses 5%	Both	0	0 %	-5 %
Social Security Cut By 25%	Both	0	-25 %	0 %

*The data here show you the what-if scenarios that were run on your plan. The program calculates the plan results under each scenario and outputs plan results for each scenario (what-if scenario outputs are shown on the next page).

Definitions:

Apply To: If set to Both the scenario inputs were applied to both the primary user and the spouse/partner.

*The remaining inputs show which variables were changed in each scenario.



What-If Scenario Information

Scenario Name	Total Investment Value At John's Retirement (Today's Dollars)	Total Investment Value At Jane's Retirement (Today's Dollars)	Total Investment Value At End Of Plan (Today's Dollars)	Age Of First Shortfall (John)	Age Of First Shortfall (Jane)	Average 10 Year Shortfall (Today's Dollars)	Probability of Funding All Goals
Base Case	\$542,200	\$0	\$3,293,044	Never	Never	\$0	99 %
Decrease Retirement Age 1 Year	\$524,204	N.A.	\$3,116,404	Never	Never	\$0	99 %
Increase Retirement Age 1 Year	\$1,707,591	N.A.	\$3,294,297	Never	Never	\$0	99 %
John Saves \$2,000 More Per Year	\$543,452	N.A.	\$3,303,694	Never	Never	\$0	99 %
Inflation Up 1%	\$515,796	N.A.	\$2,152,167	Never	Never	\$0	96 %
Inflation Down 1%	\$558,437	N.A.	\$4,868,801	Never	Never	\$0	100 %
Reduce Expenses 5%	\$536,603	N.A.	\$3,423,730	Never	Never	\$0	99 %
Social Security Cut By 25%	\$536,603	N.A.	\$3,002,650	Never	Never	\$0	97 %

Definitions:

Total Investment Value At Retirement (Today's Dollars): The total amount of all combined investments (primary user + spouse/partner) at the retirement date of each person in the plan. This is shown in today's dollars by reducing the amount by the total inflation rate over the period.

Total Investment Value At End Of Plan (Today's Dollars): The total amount of all combined investments (primary user + spouse/partner) on the later of the End Ages for the primary client and spouse/partner. This is shown in today's dollars by reducing the amount by the total inflation rate over the period. This number can be looked at two ways: 1) It is the buffer or cushion you have after meeting your retirement goals or 2) It is the amount you will leave your heirs at the end of your plan.

Age Of First Shortfall: The age of each person in the plan when expenses exceed all available income and investment principal.

Average Ten Year Shortfall (Today's Dollars): The average shortfall over ten years, starting with the first shortfall. This is shown in today's dollars by reducing the amount by the inflation rate over the period.

Probability Of Funding All Goals: The probability of never running out of money from today through the end of the plan. This number is calculated by running 1,000 monte carlo simulations on all investment returns and taking the number of simulations where funds never run out divided by the total number of simulations.

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.

Prepared for: John Doe and Jane Doe

Prepared by: James Advisor1, CFP, President, Advisor Capital

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Generate Ideas- Change Your Retirement Age

<u>Change In John's Retirement Age(Years)</u>	<u>Age of First Shortfall When John's Retirement Age Changes</u>	<u>Investment Value at Retirement (Today's \$) When John's Retirement Age Changes</u>	<u>Investment Value at End of Plan (Today's \$) When John's Retirement Age Changes</u>
0	Never	\$542,200	\$3,293,044
1	Never	\$1,707,591	\$3,294,297
2	Never	\$1,781,861	\$3,412,493
3	Never	\$2,286,276	\$3,529,328
4	Never	\$2,374,199	\$3,639,589
5	Never	\$2,464,517	\$3,748,034
6	Never	\$2,537,334	\$3,854,641
7	Never	\$2,632,213	\$3,959,503
8	Never	\$2,729,790	\$4,053,797
9	Never	\$2,830,177	\$4,137,899

<u>Change In Jane's Retirement Age (Years)</u>	<u>Age of First Shortfall When Jane's Retirement Age Changes</u>	<u>Investment Value at Retirement (Today's \$) When Jane's Retirement Age Changes</u>	<u>Investment Value at End Of Plan (Today's \$) When Jane's Retirement Age Changes</u>
0	Never	N.A.	\$3,278,282
1	Never	N.A.	\$3,294,297
2	Never	N.A.	\$3,412,493
3	Never	N.A.	\$3,529,328
4	Never	N.A.	\$3,639,589
5	Never	\$548,500	\$3,748,034
6	Never	\$525,661	\$3,854,617
7	Never	\$525,598	\$3,959,458
8	Never	\$524,181	\$4,053,729
9	Never	\$536,573	\$4,137,811

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.

Prepared for: John Doe and Jane Doe

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Generate Ideas- Change Your Retirement Age

<u>Change In Both Partner's Retirement Age (Years)</u>	<u>Age of First Shortfall When Both Retirement Ages Change</u>	<u>Investment Value at Retirement (Today's \$) When Both Partner's Retirement Ages Change</u>	<u>Investment Value at End Of Plan (Today's \$) When Both Partner's Retirement Ages Change</u>
0	Never	\$536,603	\$3,278,282
1	Never	\$1,707,591	\$3,294,297
2	Never	\$1,781,861	\$3,412,493
3	Never	\$2,286,276	\$3,529,328
4	Never	\$2,374,199	\$3,639,589
5	Never	\$2,464,517	\$3,748,034
6	Never	\$2,537,323	\$3,854,617
7	Never	\$2,632,190	\$3,959,458
8	Never	\$2,729,755	\$4,053,729
9	Never	\$2,830,130	\$4,137,811

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Prepared by: James Advisor1, CFP, President, Advisor Capital



Generate Ideas- Change The Amount You Save

Increase Savings Before Retirement by (\$ Per Year)	Age of First Shortfall	Investment Value At Retirement (Today's \$)	Investment Value at End Of Plan (Today's \$)
\$0	Never	\$536,603	\$3,278,282
\$585	Never	\$538,867	\$3,284,255
\$1,170	Never	\$541,131	\$3,290,229
\$1,755	Never	\$543,395	\$3,296,203
\$2,340	Never	\$545,659	\$3,302,177
\$2,925	Never	\$547,923	\$3,308,152
\$3,510	Never	\$550,187	\$3,314,128
\$4,095	Never	\$552,450	\$3,320,104
\$4,680	Never	\$554,714	\$3,326,081
\$5,265	Never	\$556,978	\$3,332,059
\$5,850	Never	\$559,242	\$3,338,037
\$6,435	Never	\$561,506	\$3,344,015
\$7,020	Never	\$563,770	\$3,349,994
\$7,605	Never	\$566,034	\$3,355,974
\$8,190	Never	\$568,298	\$3,361,954
\$8,775	Never	\$570,562	\$3,367,934
\$9,360	Never	\$572,825	\$3,373,915
\$9,945	Never	\$575,089	\$3,379,897
\$10,530	Never	\$577,353	\$3,385,879
\$11,115	Never	\$579,617	\$3,391,861

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Generate Ideas- Change The Amount You Spend in Retirement

Percent Change in Annual Living Expenses During Retirement	Age of First Shortfall	Investment Value at End Of Plan (Today's \$)
-24 %	Never	\$3,977,205
-22 %	Never	\$3,918,894
-21 %	Never	\$3,889,743
-20 %	Never	\$3,860,594
-19 %	Never	\$3,831,449
-18 %	Never	\$3,802,306
-16 %	Never	\$3,744,029
-15 %	Never	\$3,714,894
-14 %	Never	\$3,685,763
-12 %	Never	\$3,627,511
-11 %	Never	\$3,598,389
-10 %	Never	\$3,569,271
-9 %	Never	\$3,540,156
-8 %	Never	\$3,511,044
-6 %	Never	\$3,452,831
-5 %	Never	\$3,423,730
-4 %	Never	\$3,394,633
-2 %	Never	\$3,336,450
-1 %	Never	\$3,307,364
0 %	Never	\$3,278,282
1 %	Never	\$3,249,205
2 %	Never	\$3,220,131
4 %	Never	\$3,161,997
5 %	Never	\$3,132,936
6 %	Never	\$3,103,880
8 %	Never	\$3,045,783
9 %	Never	\$3,016,741
10 %	Never	\$2,987,664
11 %	Never	\$2,958,582
12 %	Never	\$2,929,530

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.

Prepared for: John Doe and Jane Doe

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Generate Ideas- Change in Goals

Impact of Changing Spending on Goal- College 1

<u>College 1: Percent Change In Spending For Goal</u>	<u>College 1: Age of First Shortfall- John</u>	<u>College 1: Investment Value At End Of Plan (Today's \$)</u>
0 %	Never	\$4,827,766
-5 %	Never	\$4,830,959
-10 %	Never	\$4,833,971
-15 %	Never	\$4,836,577
-20 %	Never	\$4,839,206
-25 %	Never	\$4,841,812
-30 %	Never	\$4,844,418
-35 %	Never	\$4,847,025
-40 %	Never	\$4,849,631
-45 %	Never	\$4,852,237
-50 %	Never	\$4,854,844
-55 %	Never	\$4,856,039
-60 %	Never	\$4,858,644
-65 %	Never	\$4,861,250
-70 %	Never	\$4,863,856
-75 %	Never	\$4,866,462
-80 %	Never	\$4,869,068
-85 %	Never	\$4,865,446
-90 %	Never	\$4,868,044
-95 %	Never	\$4,870,643
-100 %	Never	\$4,873,242

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Generate Ideas- Change in Goals

Impact of Changing Spending on Goal- College 2

<u>College 2: Percent Change In Spending For Goal</u>	<u>College 2: Age of First Shortfall- John</u>	<u>College 2: Investment Value At End Of Plan (Today's \$)</u>
0 %	Never	\$4,677,458
-5 %	Never	\$4,680,821
-10 %	Never	\$4,690,524
-15 %	Never	\$4,700,229
-20 %	Never	\$4,709,029
-25 %	Never	\$4,717,432
-30 %	Never	\$4,725,859
-35 %	Never	\$4,732,852
-40 %	Never	\$4,741,256
-45 %	Never	\$4,743,308
-50 %	Never	\$4,751,690
-55 %	Never	\$4,760,073
-60 %	Never	\$4,768,457
-65 %	Never	\$4,776,842
-70 %	Never	\$4,785,229
-75 %	Never	\$4,792,203
-80 %	Never	\$4,800,589
-85 %	Never	\$4,802,687
-90 %	Never	\$4,811,050
-95 %	Never	\$4,819,401
-100 %	Never	\$4,827,766

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Generate Ideas- Change in Goals

Impact of Changing Spending on Goal- Long Term Care Ins

<u>Long Term Care Ins : Percent Change In Spending For Goal</u>	<u>Long Term Care Ins : Age of First Shortfall- John</u>	<u>Long Term Care Ins : Investment Value At End Of Plan (Today's \$)</u>
0 %	Never	\$4,027,420
-5 %	Never	\$4,063,254
-10 %	Never	\$4,099,060
-15 %	Never	\$4,128,603
-20 %	Never	\$4,159,305
-25 %	Never	\$4,188,569
-30 %	Never	\$4,223,995
-35 %	Never	\$4,254,374
-40 %	Never	\$4,282,643
-45 %	Never	\$4,317,835
-50 %	Never	\$4,347,973
-55 %	Never	\$4,383,056
-60 %	Never	\$4,413,066
-65 %	Never	\$4,448,047
-70 %	Never	\$4,477,956
-75 %	Never	\$4,512,236
-80 %	Never	\$4,542,067
-85 %	Never	\$4,576,859
-90 %	Never	\$4,606,643
-95 %	Never	\$4,642,755
-100 %	Never	\$4,677,458

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.

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Generate Ideas- Change in Goals

Impact of Changing Spending on Goal- Vacation

<u>Vacation: Percent Change In Spending For Goal</u>	<u>Vacation: Age of First Shortfall- John</u>	<u>Vacation: Investment Value At End Of Plan (Today's \$)</u>
0 %	Never	\$3,483,780
-5 %	Never	\$3,510,925
-10 %	Never	\$3,538,074
-15 %	Never	\$3,565,227
-20 %	Never	\$3,592,384
-25 %	Never	\$3,619,546
-30 %	Never	\$3,646,712
-35 %	Never	\$3,673,882
-40 %	Never	\$3,701,055
-45 %	Never	\$3,728,233
-50 %	Never	\$3,755,414
-55 %	Never	\$3,782,599
-60 %	Never	\$3,809,788
-65 %	Never	\$3,836,980
-70 %	Never	\$3,864,175
-75 %	Never	\$3,891,375
-80 %	Never	\$3,918,577
-85 %	Never	\$3,945,783
-90 %	Never	\$3,972,992
-95 %	Never	\$4,000,204
-100 %	Never	\$4,027,420

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Generate Ideas- Change in Goals

Impact of Changing Spending on Goal- Wedding Expenses

<u>Wedding Expenses: Percent Change In Spending For Goal</u>	<u>Wedding Expenses: Age of First Shortfall- John</u>	<u>Wedding Expenses: Investment Value At End Of Plan (Today's \$)</u>
0 %	Never	\$3,457,748
-5 %	Never	\$3,459,198
-10 %	Never	\$3,460,648
-15 %	Never	\$3,462,098
-20 %	Never	\$3,463,549
-25 %	Never	\$3,464,999
-30 %	Never	\$3,466,450
-35 %	Never	\$3,467,900
-40 %	Never	\$3,469,351
-45 %	Never	\$3,470,744
-50 %	Never	\$3,471,928
-55 %	Never	\$3,473,112
-60 %	Never	\$3,474,296
-65 %	Never	\$3,475,480
-70 %	Never	\$3,476,664
-75 %	Never	\$3,477,860
-80 %	Never	\$3,479,044
-85 %	Never	\$3,480,228
-90 %	Never	\$3,481,412
-95 %	Never	\$3,482,596
-100 %	Never	\$3,483,780

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Generate Ideas- Change in Goals

Impact of Changing Spending on Goal- New Car

<u>New Car: Percent Change In Spending For Goal</u>	<u>New Car: Age of First Shortfall- John</u>	<u>New Car: Investment Value At End Of Plan (Today's \$)</u>
0 %	Never	\$3,278,282
-5 %	Never	\$3,287,251
-10 %	Never	\$3,296,219
-15 %	Never	\$3,305,189
-20 %	Never	\$3,314,159
-25 %	Never	\$3,323,129
-30 %	Never	\$3,332,100
-35 %	Never	\$3,341,071
-40 %	Never	\$3,350,044
-45 %	Never	\$3,359,016
-50 %	Never	\$3,367,989
-55 %	Never	\$3,376,963
-60 %	Never	\$3,385,937
-65 %	Never	\$3,394,911
-70 %	Never	\$3,403,887
-75 %	Never	\$3,412,862
-80 %	Never	\$3,421,838
-85 %	Never	\$3,430,815
-90 %	Never	\$3,439,792
-95 %	Never	\$3,448,770
-100 %	Never	\$3,457,748

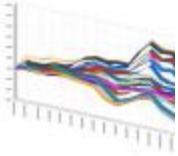
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Monte Carlo Results

Probability Of Funding All Goals: 99 %

Quartile Information:

	Quartile 1 (Worst 25%)	Quartile 2	Quartile 3	Quartile 4 (Best 25%)
Age Of First Shortfall (John)	Never	Never	Never	Never
Age Of First Shortfall (Jane)	Never	Never	Never	Never
Investment Value At John's Retirement (Today's Dollars)	\$377,793	\$472,395	\$557,996	\$718,638
Investment Value At Jane's Retirement (Today's Dollars)	N.A.	N.A.	N.A.	N.A.
Investment Value at End Of Plan (Today's Dollars)	\$638,059	\$1,642,818	\$2,701,244	\$5,672,400

Probability Of Having Various Amounts (In Today's \$) At End Of Plan:

Probability Of Having At Least \$1,647,000 At End Of Plan	63 %
Probability Of Having At Least \$3,293,000 At End Of Plan	26 %
Probability Of Having At Least \$4,940,000 At End Of Plan	13 %
Probability Of Having At Least \$6,586,000 At End Of Plan	6 %

Definitions:

Probability Of Funding All Goals: This number is calculated by running 1,000 Monte Carlo simulations on all investment returns and taking the number of simulations where funds never run out divided by the total number of simulations.

Quartile Information: The Quartile information shows you the averaged results from the four quartiles, where the quartiles are split based on the value for Investment Value At Of Plan. For example, Investment Value At End Of Plan for the Best 25% of Simulations shows you the average value for this field in the best 25% (highest values for Investment Value At End Of Plan) of the Monte Carlo simulations run.

Probability Of Having Various Amounts (In Today's \$) At End Of Plan: The probability of never running out of money from today through the end of the plan while having various amounts of money left over at the end of the plan. These buckets are determined by the program based on the base case value for Investment Value At End Of Plan. The probability value for each bucket is calculated by running 1,000 monte carlo simulations on all investment returns and taking the number of simulations where the Total Investment Value At End Of Plan is at least the amount specified in each bucket.

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.

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Summary of Retirement Situation

Total Investment Value At John's Retirement (Today's Dollars)	\$542,200
Total Investment Value At Jane's Retirement (Today's Dollars)	N.A.
Age Of First Shortfall (John)	Never
Age Of First Shortfall (Jane)	Never
Average Five Year Shortfall (Today's Dollars)	\$0
Average Ten Year Shortfall (Today's Dollars)	\$0
Total Investment Value at End Of Plan (Today's Dollars)	\$3,293,044
Total Net Worth Value at End Of Plan (Today's Dollars)	\$3,743,044
Probability Of Funding All Goals	99 %

Definitions:

Total Investment Value At Retirement (Today's Dollars): The total amount of all combined investments (primary user + spouse/partner) at the retirement date of each person in the plan. This is shown in today's dollars by reducing the amount by the total inflation rate over the period. Note that this value was calculated using the static base case assumptions and does **not** use Monte Carlo analysis.

Age Of First Shortfall: The age of each person in the plan when expenses exceed all available income and investment principal. Note that this value was calculated using the static base case assumptions and does **not** use Monte Carlo analysis.

Average Five Year Shortfall (Today's Dollars): The average shortfall over five years, starting with the first shortfall. This is shown in today's dollars by reducing the amount by the total inflation rate over the period. Note that this value was calculated using the static base case assumptions and does **not** use Monte Carlo analysis.

Average Ten Year Shortfall (Today's Dollars): The average shortfall over ten years, starting with the first shortfall. This is shown in today's dollars by reducing the amount by the total inflation rate over the period. Note that this value was calculated using the static base case assumptions and does **not** use Monte Carlo analysis.

Total Investment Value At End Of Plan (Today's Dollars): The total amount of all combined investments (primary user + spouse/partner) on the later of the End Ages for the primary client and spouse/partner. This is shown in today's dollars by reducing the amount by the total inflation rate over the period. This number can be looked at two ways: 1) It is the buffer or cushion you have after meeting your retirement goals or 2) It is the amount you will leave your heirs at the end of your plan. Note that this value was calculated using the static base case assumptions and does **not** use Monte Carlo analysis.

Total Net Worth At End Of Plan (Today's Dollars): The total amount of all assets, which includes all investments and any other assets entered in the Net Worth Assets section, minus any liabilities left at the end of the plan. This is shown in today's dollars by reducing the amount by the total inflation rate over the period.

Probability Of Funding All Goals: This number is calculated by running 1,000 Monte Carlo simulations on all investment returns and taking the number of simulations where funds never run out divided by the total number of simulations.

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