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**Keegan and Taylor Rosen**

**Decision Center**  
May 14, 2019

Sample

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## Disclaimer

The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

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.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

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): \_\_\_\_\_  
Keegan Rosen

\_\_\_\_\_  
Date

Taylor Rosen

Date

Advisor:

Cox Capital Management

Date

Sample

 Profile

Client Information	Keegan Rosen	Taylor Rosen
Date of Birth	8/31/1985 (Age 33)	3/24/1982 (Age 37)
Gender	Female	Male
Marital Status	Married	Married
Annual Before-Tax Income	\$92,000	\$134,000
Retirement Age	65	65
Life Expectancy	95	95

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### Retirement

- Keegan and Taylor would both like to retire at 65. They estimated that they would need \$150,000 in today's terms.

### Other

- \$40,000 is needed from 2019 until First Death for New Car.

### Leave to Heirs

- Keegan and Taylor would like to leave \$0 to their heirs.

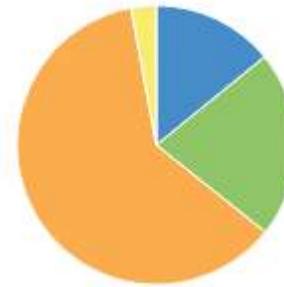
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## Net Worth Summary

Total Net Worth	<b>\$203,642</b>
Keegan	<b>\$39,450</b>
Taylor	<b>\$130,213</b>
Joint - ROS	<b>\$33,979</b>

## Assets by Type



Cash Equivalents	14.13%
Taxable Investments	21.60%
Qualified Retirement	61.36%
Personal Property	2.91%

Assets	Keegan	Taylor	Joint - ROS	Total
Joint Checking	--	--	\$12,000	\$12,000
Keegan Savings	\$8,000	--	--	\$8,000
Taylor Savings	--	\$14,000	--	\$14,000
Managed Funds	--	--	\$51,979	\$51,979
Keegan 403B Plan	\$31,450	--	--	\$31,450
Taylor 401(k) Plan	--	\$116,213	--	\$116,213
Car	--	--	\$7,000	\$7,000
<b>Total Assets</b>	<b>\$39,450</b>	<b>\$130,213</b>	<b>\$70,979</b>	<b>\$240,642</b>
Liabilities	Keegan	Taylor	Joint - ROS	Total
Keegan Student Loan	--	--	(\$37,000)	(\$37,000)

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Liabilities	Keegan	Taylor	Joint - ROS	Total
Total Liabilities	\$0	\$0	(\$37,000)	(\$37,000)

Sample

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## Income, Salaries & Bonuses

### Keegan Salary

Amount: \$92,000

Starts: Active

Owner: Keegan Rosen

Ends: Client's Retirement (age 65 in 2050)

### Taylor Salary

Amount: \$134,000

Starts: Active

Owner: Taylor Rosen

Ends: Spouse's Retirement (age 65 in 2047)

## Social Security

### Keegan's Social Security

Full Retirement Age Amount

Start Collecting at: Full Retirement Age

Retirement Benefit: \$29,892

Disability Benefit: \$28,788

Surviving Child Benefit: \$22,068

### Taylor's Social Security

Full Retirement Age Amount

Start Collecting at: Full Retirement Age

Retirement Benefit: \$33,756

Disability Benefit: \$30,408

Surviving Child Benefit: \$25,104

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**Benefit Options**

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Exclude All Spousal Benefits: No

Restricted Spousal Benefit: None

Currently Filed & Suspended: No

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**Savings, Contributions & Transfers**

<b>Name</b>	<b>Destination</b>	<b>Starts</b>	<b>Ends</b>	<b>Amount</b>
Keegan 403B Plan: Pre-Tax Contribution	Keegan 403B Plan	Active	Client's Retirement (age 65 in 2050)	Maximum
Keegan 403B Plan: Employer Contribution	Keegan 403B Plan	Active	Client's Retirement (age 65 in 2050)	3.0% of salary
Taylor 401(k) Plan: Pre-Tax Contribution	Taylor 401(k) Plan	Active	Spouse's Retirement (age 65 in 2047)	Maximum
Taylor 401(k) Plan: Employer Contribution	Taylor 401(k) Plan	Active	Spouse's Retirement (age 65 in 2047)	3.0% of salary

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# Liabilities and Expenses Summary

Base Facts

## Loans

### Keegan Student Loan

Type: Student Loan	Institution:
Original Loan Amount: \$50,000	Current Balance: \$37,000 as of 1/8/2018
Date of Loan: 6/8/2012	Interest Rate: 6.000%
Number of Payments: 15	Payments are made: Annually
Repayment Type: Principal and Interest	Estimated Payment: \$5,148

## Living Expenses

Current Amount (today-64): \$115,000	Retirement Amount (age 65-79): \$150,000
Advanced Years Amount (age 80-95): 0	

### Living Expense Details

No Expense Details have been defined

## Liquidation Strategy

Current: By Type	Retirement: By Type
Advanced Years: By Type	

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## Expenses, Other

### New Car

Amount: \$40,000	Treat As: Normal Expense
Starts: Year 2019	Ends: At First Death (2077)
Occurs Every 10 Years	
Pre Retirement Index: Custom (1.00%)	Post Retirement Index: Custom (1.00%)
Expense Type: New Car	Tax Treatment: Basic Expenses

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## Insurance, Life

### Keegan Group Policy

Death Benefit: \$300,000

Institution:

Insured: Keegan Rosen

Owner: Keegan Rosen

Annual Premium:

### Primary Beneficiaries

Taylor Rosen (100.00%)

### Contingent Beneficiaries

Equally to Children (100.00%)

### Taylor Group Policy

Death Benefit: \$300,000

Institution:

Insured: Taylor Rosen

Owner: Taylor Rosen

Annual Premium:

### Primary Beneficiaries

Keegan Rosen (100.00%)

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**Contingent Beneficiaries**

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Equally to Children (100.00%)

**Insurance, Disability****Short Term Disability**

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Benefit: 70% of Keegan's Salary

Institution:

Policy Type: Group Short Term

Insured: Keegan Rosen

Owner: Keegan Rosen

Annual Premium: \$0

Maximum Initial Benefit Cap:

Maximum Annual Benefit:

Elimination Period: 7 Days

Benefit Period: Age 65

**Insurance, Property and Casualty****Auto Insurance**

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Insured Asset: Car

Institution Name:

Owner: Taylor Rosen

Policy Type: Auto

**Earthquake Insurance**

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Insured Asset: Car

Institution Name:

Policy Amount:\$0

Owner: Keegan and Taylor (Joint/ROS)

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Policy Type: Other

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**Renter Insurance**

Insured Asset: Car

Institution Name:

Owner: Keegan and Taylor (Community)

Policy Type: Rental

**Insurance, Medical**

**Dental Plan**

Group Health Plan Sponsor:

Institution:

Owner: Taylor Rosen

Plan Type: Individual

**Medical Insurance HMO Plan**

Group Health Plan Sponsor:

Institution:

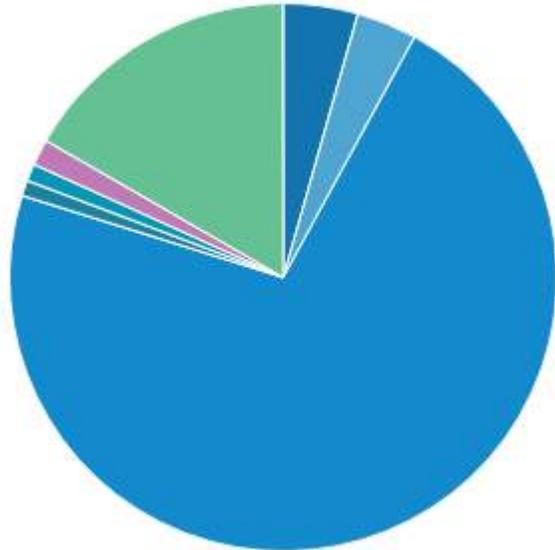
Owner: Taylor Rosen

Plan Type: Individual

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## All Assets - Current Allocation

(8.38% blended rate)



Large Growth	4.41%
Large Value	3.56%
Large Blend	71.86%
Small Growth	0.93%
Small Blend	1.02%
Emerg Mkts	1.53%
Cash	16.69%

	Large Growth	Large Value	Large Blend	Small Growth	Small Blend	Emerg Mkts	Cash	Total
<b>All Assets - Current Allocation</b>								
Joint Checking	\$0	\$0	\$0	\$0	\$0	\$0	\$12,000	\$12,000
Keegan 403B Plan	0	0	31,450	0	0	0	0	31,450
Keegan Savings	0	0	0	0	0	0	8,000	8,000
Managed Funds	10,300	8,320	20,236	2,164	2,381	3,578	5,000	51,979
Taylor 401(k) Plan	0	0	116,213	0	0	0	0	116,213
Taylor Savings	0	0	0	0	0	0	14,000	14,000

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	Large Growth	Large Value	Large Blend	Small Growth	Small Blend	Emerg Mkts	Cash	Total
<b>Totals</b>	10,300	8,320	167,899	2,164	2,381	3,578	39,000	233,642

	Large Growth	Large Value	Large Blend	Small Growth	Small Blend	Emerg Mkts	Cash	Total
All Assets	4.41%	3.56%	71.86%	0.93%	1.02%	1.53%	16.69%	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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A Monte Carlo Analysis seeks to approximate actual investment market volatility by adding random investment returns to your financial plan. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

This Monte Carlo simulation uses randomly selected return and volatility data of market indexes and applies cash flow and tax calculations based on the facts and assumptions you have provided to produce a trial run. The market indexes are assigned to investment accounts and portfolios to represent component asset classes. In each trial run, a rate of return is generated for each asset class using the mean and standard deviation of the market index in the randomly chosen year. Up to 1000 trial runs are calculated resulting in a range of values that is further analyzed to produce a statistical probability for your planning strategies.

Carefully consider the high, low and average values in terms of how comfortable you would be with those results. Keep in mind it is impossible to predict future investment results and this analysis should be monitored over time.

Monte Carlo Assumptions		
The following fixed growth rates were used in the simulation:		
Asset	Pre-Retirement Rate	Post-Retirement Rate
Car	0.00%	0.00%
All other rates were varied statistically according to historical data.		

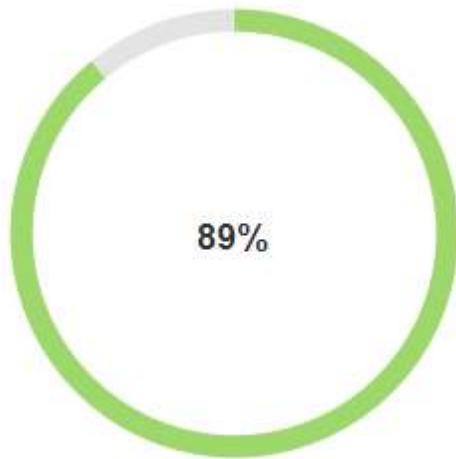
Monte Carlo Definitions
<ul style="list-style-type: none"> <li>• <b>Mean:</b> Simple average, equal to the sum of all values divided by the number of values.</li> <li>• <b>Maximum:</b> The largest value of the distribution.</li> <li>• <b>97.5 Percentile:</b> The value of the distribution that 97.5% of the values fall below.</li> <li>• <b>Median:</b> The middle value of a distribution, above and below which lies an equal number of values.</li> <li>• <b>2.5 Percentile:</b> The value of the distribution that 2.5% of the values fall below.</li> </ul>

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- **Minimum:** The smallest value of the distribution.
- **Monte Carlo Simulation:** A statistical analysis model generally used to analyze the effect of varying inputs on the outputs of a model. The Monte Carlo simulation randomly applies values for uncertain variables over and over to simulate a model.
- **Standard Deviation:** A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: A portfolio with an average return of 10% and a standard deviation of 15% would return a result between -5% and +25% the majority of the time (68% probability or 1 standard deviation), almost all the time the return would be between -20% and +40% (95% probability or twice the standard deviation). If there were 0 standard deviation then the result would always be 10%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.
- **Total Assets:** Includes all Total Portfolio Assets plus any Personal Property, Real Estate, Notes Receivable, Business assets, Irrevocable Trust assets and Family Limited Partnerships.
- **Total Portfolio Assets:** Includes all holdings within the following categories: Investment Assets, Cash Assets, Retirement Assets, Annuities, Insurance Assets and any Stock Options / Grants.

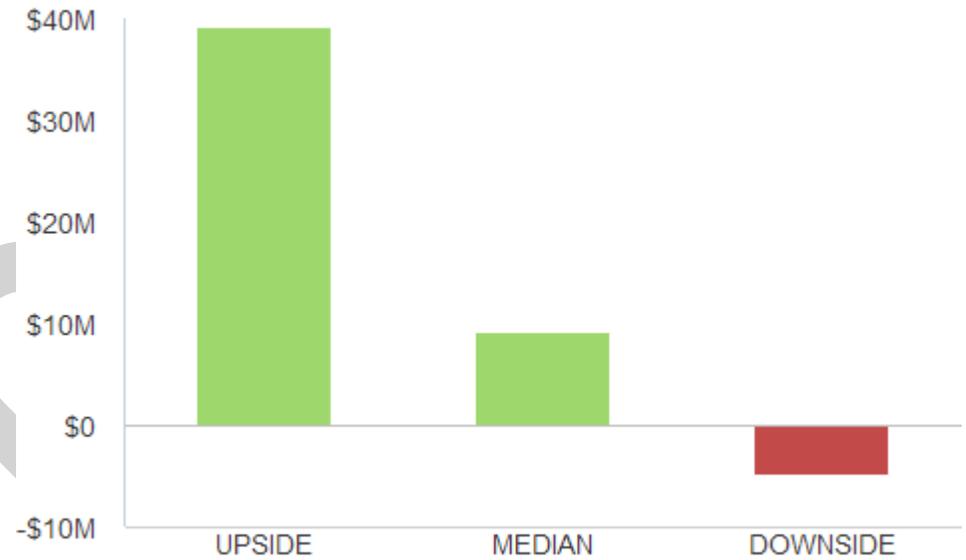
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PROBABILITY OF SUCCESS



0% - 69% 70% - 81% 82% - 100%

PORTFOLIO ASSETS



	Percentile	Portfolio Assets
Upside	97.5%	\$39,263,141
Median	50.0%	\$9,228,303
Downside	2.5%	(\$4,976,198)

This Monte Carlo analysis illustrates the potential results of your financial plan using 1000 trial runs.

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IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.

Sample

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## Monte Carlo Assumptions

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Asset	Pre-Retirement Rate	Post-Retirement Rate
Car	0.00%	0.00%

All other rates were varied statistically according to historical data.

## Monte Carlo Definitions

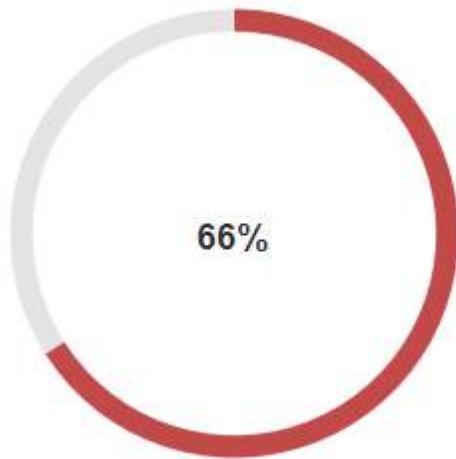
- **Mean:** Simple average, equal to the sum of all values divided by the number of values.
- **Maximum:** The largest value of the distribution.
- **97.5 Percentile:** The value of the distribution that 97.5% of the values fall below.

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- **Median:** The middle value of a distribution, above and below which lies an equal number of values.
- **2.5 Percentile:** The value of the distribution that 2.5% of the values fall below.
- **Minimum:** The smallest value of the distribution.
- **Monte Carlo Simulation:** A statistical analysis model generally used to analyze the effect of varying inputs on the outputs of a model. The Monte Carlo simulation randomly applies values for uncertain variables over and over to simulate a model.
- **Standard Deviation:** A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: A portfolio with an average return of 10% and a standard deviation of 15% would return a result between -5% and +25% the majority of the time (68% probability or 1 standard deviation), almost all the time the return would be between -20% and +40% (95% probability or twice the standard deviation). If there were 0 standard deviation then the result would always be 10%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.
- **Total Assets:** Includes all Total Portfolio Assets plus any Personal Property, Real Estate, Notes Receivable, Business assets, Irrevocable Trust assets and Family Limited Partnerships.
- **Total Portfolio Assets:** Includes all holdings within the following categories: Investment Assets, Cash Assets, Retirement Assets, Annuities, Insurance Assets and any Stock Options / Grants.

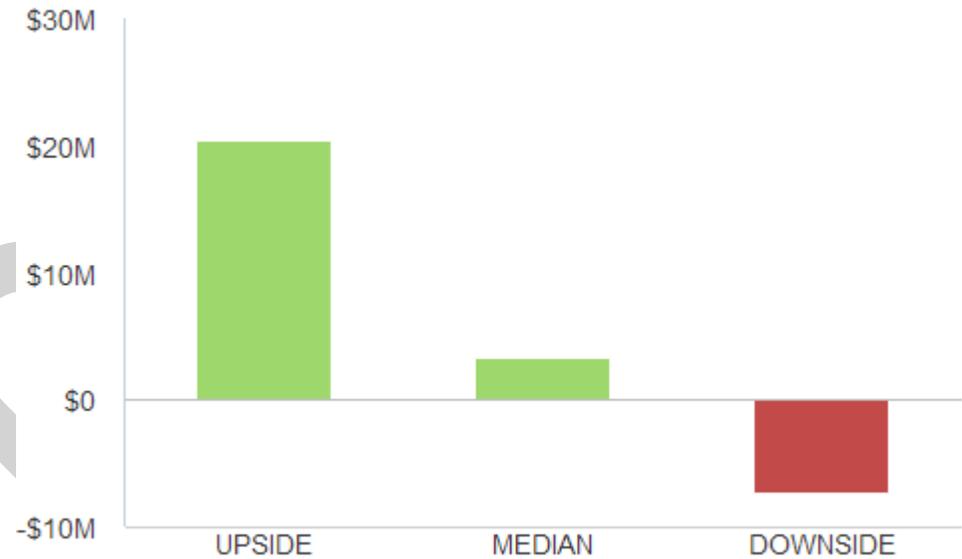
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PROBABILITY OF SUCCESS



0% - 69% 70% - 81% 82% - 100%

PORTFOLIO ASSETS



	Percentile	Portfolio Assets
Upside	97.5%	\$20,480,197
Median	50.0%	\$3,347,997
Downside	2.5%	(\$7,399,496)

This Monte Carlo analysis illustrates the potential results of your financial plan using 1000 trial runs.

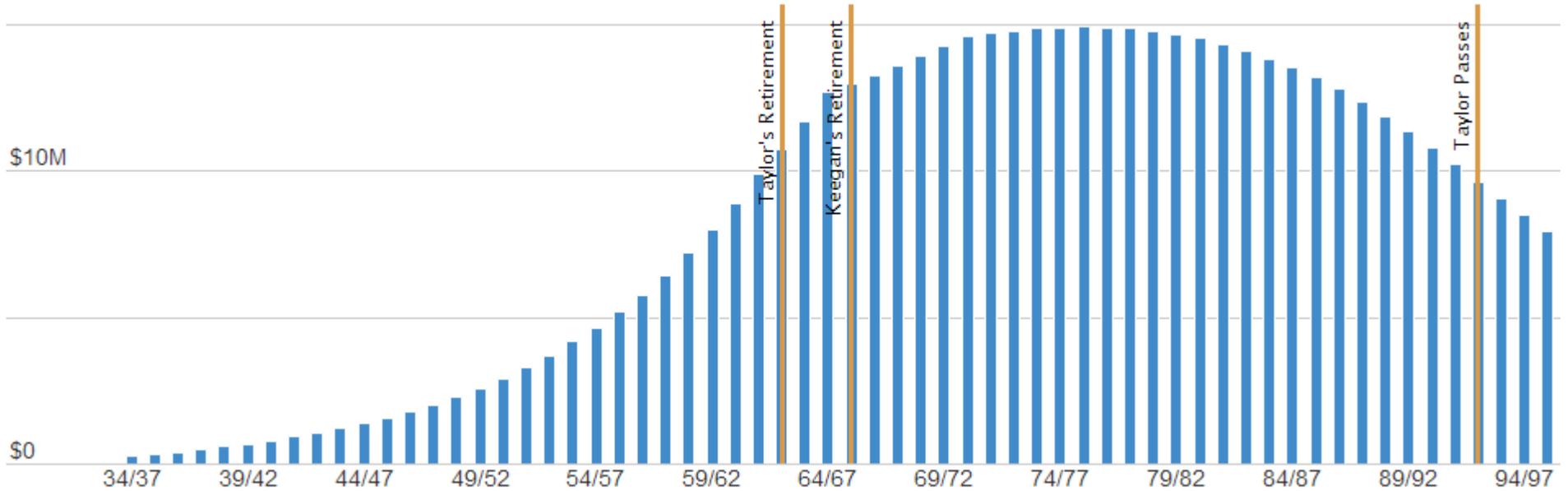
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IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.

Sample

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Lifetime Portfolio Value



Assumptions

Keegan's Retirement:	<b>65 (2050)</b>
Taylor's Retirement:	<b>65 (2047)</b>
First Death (Taylor):	<b>92/95 (2077)</b>
Inflation Rate	<b>2.52%</b>

Living Expenses

Current	<b>\$115,000</b>
Retirement	<b>\$150,000</b>
Advanced Years	<b>\$150,000</b>
Index Rate	<b>2.52%</b>

Summary

Based upon the levels of income and spending in the Base Facts, your portfolio assets will last through at least **2080** (age **95/98**).

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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
2019	34/37	\$226,000	\$0	\$0	\$0	\$226,000	\$221,816	\$38,000	\$259,816	(\$33,816)	\$261,670
2020	35/38	231,695	0	0	0	231,695	192,695	39,000	231,695	0	330,662
2021	36/39	237,534	0	0	0	237,534	197,534	40,000	237,534	0	407,507
2022	37/40	243,520	0	0	0	243,520	202,520	41,000	243,520	0	492,977
2023	38/41	249,657	0	0	0	249,657	207,657	42,000	249,657	0	587,922
2024	39/42	255,948	0	0	0	255,948	212,948	43,000	255,948	0	693,274
2025	40/43	262,398	0	0	0	262,398	218,398	44,000	262,398	0	810,058
2026	41/44	269,011	0	0	0	269,011	224,011	45,000	269,011	0	939,399
2027	42/45	275,790	0	0	0	275,790	229,863	46,000	275,863	(73)	1,082,461
2028	43/46	282,740	0	0	0	282,740	234,740	48,000	282,740	0	1,241,748
2029	44/47	289,865	0	0	0	289,865	277,946	49,000	326,946	(37,081)	1,380,697
2030	45/48	297,170	0	0	0	297,170	247,170	50,000	297,170	0	1,573,348
2031	46/49	304,658	0	0	0	304,658	253,658	51,000	304,658	0	1,786,117
2032	47/50	312,335	0	0	0	312,335	250,835	61,500	312,335	0	2,030,488
2033	48/51	320,206	0	0	0	320,206	257,706	62,500	320,206	0	2,300,081
2034	49/52	328,275	0	0	0	328,275	264,275	64,000	328,275	0	2,597,884
2035	50/53	336,548	0	0	0	336,548	262,488	75,000	337,488	(940)	2,935,241

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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
2036	51/54	345,029	0	0	0	345,029	269,005	77,000	346,005	(976)	3,308,009
2037	52/55	353,723	0	0	0	353,723	275,715	79,000	354,715	(992)	3,719,705
2038	53/56	362,637	0	0	0	362,637	282,598	81,000	363,598	(961)	4,174,219
2039	54/57	371,775	0	0	0	371,775	340,586	83,000	423,586	(51,811)	4,624,898
2040	55/58	381,144	0	0	0	381,144	296,280	85,000	381,280	(136)	5,176,472
2041	56/59	390,749	0	0	0	390,749	303,749	87,000	390,749	0	5,784,859
2042	57/60	400,595	0	0	0	400,595	311,045	90,000	401,045	(450)	6,456,081
2043	58/61	410,690	0	0	0	410,690	319,690	91,000	410,690	0	7,195,263
2044	59/62	421,039	0	0	0	421,039	327,039	94,000	421,039	0	8,010,649
2045	60/63	431,649	0	0	0	431,649	335,649	96,000	431,649	0	8,908,764
2046	61/64	442,527	0	0	0	442,527	343,527	99,000	442,527	0	9,898,779
2047	62/65	184,683	0	0	0	184,683	294,728	51,000	345,728	(161,045)	10,769,652
2048	63/66	189,337	0	0	0	189,337	317,401	52,000	369,401	(180,064)	11,710,232
2049	64/67	247,528	0	0	0	247,528	396,091	53,500	449,591	(202,063)	12,723,292
<b>2050</b>	<b>65/68</b>	<b>73,021</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>73,021</b>	<b>408,792</b>	<b>0</b>	<b>408,792</b>	<b>(335,771)</b>	<b>12,996,967</b>
2051	66/69	74,861	0	0	0	74,861	419,057	0	419,057	(344,196)	13,275,326
2052	67/70	99,398	0	301,442	0	400,840	425,026	0	425,026	(24,186)	13,585,586
2053	68/71	148,347	0	315,234	0	463,581	463,581	0	463,581	0	13,921,102

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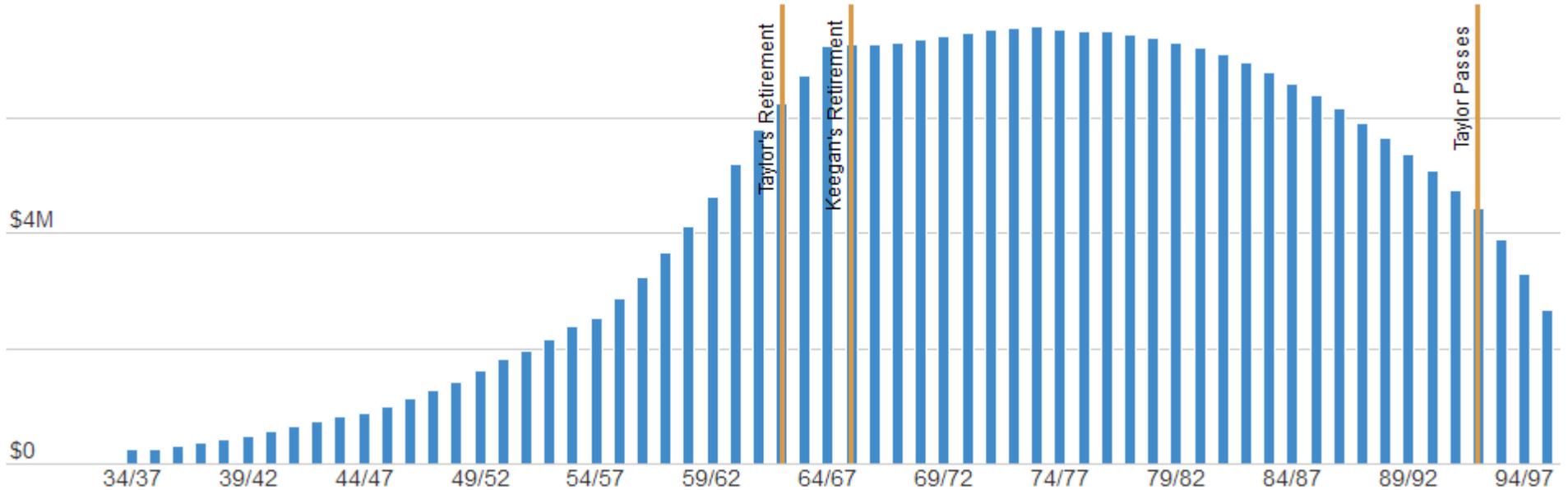
Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2054	69/72	152,086	0	329,633	0	481,719	481,719	0	481,719	0	14,258,290
2055	70/73	155,919	0	344,663	0	500,582	500,582	0	500,582	0	14,596,599
2056	71/74	159,848	0	587,530	0	747,378	747,378	0	747,378	0	14,708,247
2057	72/75	163,876	0	614,272	0	778,148	778,148	0	778,148	0	14,798,500
2058	73/76	168,005	0	642,175	0	810,180	810,180	0	810,180	0	14,865,173
2059	74/77	172,238	0	669,338	0	841,576	841,576	0	841,576	0	14,907,877
2060	75/78	176,578	0	699,606	0	876,184	876,184	0	876,184	0	14,922,359
2061	76/79	181,028	0	728,866	0	909,894	909,894	0	909,894	0	14,908,274
2062	77/80	185,590	0	757,766	0	943,356	943,356	0	943,356	0	14,864,614
2063	78/81	190,267	0	789,058	0	979,325	979,325	0	979,325	0	14,787,571
2064	79/82	195,062	0	819,752	0	1,014,814	1,014,814	0	1,014,814	0	14,676,144
2065	80/83	199,977	0	851,296	0	1,051,273	1,051,273	0	1,051,273	0	14,527,836
2066	81/84	205,017	0	883,659	0	1,088,676	1,088,676	0	1,088,676	0	14,340,061
2067	82/85	210,183	0	913,036	0	1,123,219	1,123,219	0	1,123,219	0	14,113,914
2068	83/86	215,479	0	942,745	0	1,158,224	1,158,224	0	1,158,224	0	13,847,225
2069	84/87	220,909	0	972,685	0	1,193,594	1,193,594	0	1,193,594	0	13,537,822
2070	85/88	226,476	0	1,000,020	0	1,226,496	1,226,496	0	1,226,496	0	13,186,264
2071	86/89	232,183	0	1,027,034	0	1,259,217	1,259,217	0	1,259,217	0	12,790,852

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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
2072	87/90	238,034	0	1,047,986	0	1,286,020	1,286,020	0	1,286,020	0	12,355,548
2073	88/91	244,033	0	1,067,811	0	1,311,844	1,311,844	0	1,311,844	0	11,879,568
2074	89/92	250,183	0	1,086,242	0	1,336,425	1,336,425	0	1,336,425	0	11,362,358
2075	90/93	256,488	0	1,098,979	0	1,355,467	1,355,467	0	1,355,467	0	10,807,636
2076	91/94	262,951	0	1,102,222	0	1,365,173	1,365,173	0	1,365,173	0	10,223,100
<b>2077</b>	<b>92/95</b>	<b>269,578</b>	<b>0</b>	<b>1,102,674</b>	<b>0</b>	<b>1,372,252</b>	<b>1,372,252</b>	<b>0</b>	<b>1,372,252</b>	<b>0</b>	<b>9,610,113</b>
2078	93/96	146,584	0	1,001,054	0	1,147,638	1,147,638	0	1,147,638	0	9,069,383
2079	94/97	150,278	0	996,635	0	1,146,913	1,146,913	0	1,146,913	0	8,507,172
2080	95/98	154,065	0	989,206	0	1,143,271	1,143,271	0	1,143,271	0	7,925,460

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## Lifetime Portfolio Value



### Assumptions

Keegan's Retirement:	<b>65 (2050)</b>
Taylor's Retirement:	<b>65 (2047)</b>
First Death (Taylor):	<b>92/95 (2077)</b>
Inflation Rate	<b>2.52%</b>

### Living Expenses

Current	<b>\$115,000</b>
Retirement	<b>\$150,000</b>
Advanced Years	<b>\$150,000</b>
Index Rate	<b>2.52%</b>

### Summary

Based upon the levels of income and spending in the Base Facts with Decision Center, your portfolio assets will last through at least **2080** (age **95/98**).

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# Cash Flow for Decision Center

Base Facts 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
2019	34/37	\$226,000	\$0	\$0	\$0	\$226,000	\$236,816	\$38,000	\$274,816	(\$48,816)	\$261,670
2020	35/38	231,695	0	0	0	231,695	280,580	39,000	319,580	(87,885)	257,777
2021	36/39	237,534	0	0	0	237,534	235,987	40,000	275,987	(38,453)	306,893
2022	37/40	243,520	0	0	0	243,520	240,861	41,000	281,861	(38,341)	362,148
2023	38/41	249,657	0	0	0	249,657	245,808	42,000	287,808	(38,151)	424,231
2024	39/42	255,948	0	0	0	255,948	251,083	43,000	294,083	(38,135)	493,647
2025	40/43	262,398	0	0	0	262,398	256,369	44,000	300,369	(37,971)	571,271
2026	41/44	269,011	0	0	0	269,011	270,003	45,000	315,003	(45,992)	649,733
2027	42/45	275,790	0	0	0	275,790	282,200	46,000	328,200	(52,410)	730,726
2028	43/46	282,740	0	0	0	282,740	273,211	48,000	321,211	(38,471)	835,860
2029	44/47	289,865	0	0	0	289,865	359,532	49,000	408,532	(118,667)	872,389
2030	45/48	297,170	0	0	0	297,170	286,204	50,000	336,204	(39,034)	993,375
2031	46/49	304,658	0	0	0	304,658	292,889	51,000	343,889	(39,231)	1,127,331
2032	47/50	312,335	0	0	0	312,335	301,471	61,500	362,971	(50,636)	1,273,833
2033	48/51	320,206	0	0	0	320,206	308,531	62,500	371,031	(50,825)	1,435,841
2034	49/52	328,275	0	0	0	328,275	315,820	64,000	379,820	(51,545)	1,614,861
2035	50/53	336,548	0	0	0	336,548	325,058	75,000	400,058	(63,510)	1,810,833

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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
2036	51/54	345,029	0	0	0	345,029	401,831	77,000	478,831	(133,802)	1,958,112
2037	52/55	353,723	0	0	0	353,723	369,087	79,000	448,087	(94,364)	2,161,626
2038	53/56	362,637	0	0	0	362,637	377,929	81,000	458,929	(96,292)	2,385,565
2039	54/57	371,775	0	0	0	371,775	477,662	83,000	560,662	(188,887)	2,541,286
2040	55/58	381,144	0	0	0	381,144	320,082	85,000	405,082	(23,938)	2,879,608
2041	56/59	390,749	0	0	0	390,749	326,245	87,000	413,245	(22,496)	3,255,051
2042	57/60	400,595	0	0	0	400,595	333,746	90,000	423,746	(23,151)	3,670,192
2043	58/61	410,690	0	0	0	410,690	341,468	91,000	432,468	(21,778)	4,128,982
2044	59/62	421,039	0	0	0	421,039	349,382	94,000	443,382	(22,343)	4,635,800
2045	60/63	431,649	0	0	0	431,649	357,518	96,000	453,518	(21,869)	5,195,433
2046	61/64	442,527	0	0	0	442,527	365,857	99,000	464,857	(22,330)	5,813,169
2047	62/65	184,683	0	0	0	184,683	332,591	51,000	383,591	(198,908)	6,259,560
2048	63/66	189,337	0	0	0	189,337	340,366	52,000	392,366	(203,029)	6,747,030
2049	64/67	247,528	0	0	0	247,528	419,439	53,500	472,939	(225,411)	7,261,874
<b>2050</b>	<b>65/68</b>	<b>73,021</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>73,021</b>	<b>408,793</b>	<b>0</b>	<b>408,793</b>	<b>(335,772)</b>	<b>7,273,946</b>
2051	66/69	74,861	0	0	0	74,861	419,057	0	419,057	(344,196)	7,278,172
2052	67/70	99,398	0	265,627	0	365,025	425,026	0	425,026	(60,001)	7,301,168
2053	68/71	148,347	0	275,516	0	423,863	426,551	0	426,551	(2,688)	7,372,690

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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
2054	69/72	152,086	0	287,996	0	440,082	440,082	0	440,082	0	7,437,846
2055	70/73	155,919	0	301,127	0	457,046	457,046	0	457,046	0	7,492,992
2056	71/74	159,848	0	314,832	0	474,680	474,680	0	474,680	0	7,537,074
2057	72/75	163,876	0	329,130	0	493,006	493,006	0	493,006	0	7,568,970
2058	73/76	168,005	0	344,044	0	512,049	512,049	0	512,049	0	7,587,480
2059	74/77	172,238	0	357,900	0	530,138	588,981	0	588,981	(58,843)	7,534,177
2060	75/78	176,578	0	371,142	0	547,720	547,720	0	547,720	0	7,523,922
2061	76/79	181,028	0	385,842	0	566,870	566,870	0	566,870	0	7,498,476
2062	77/80	185,590	0	400,988	0	586,578	586,578	0	586,578	0	7,456,665
2063	78/81	190,267	0	416,573	0	606,840	606,840	0	606,840	0	7,397,266
2064	79/82	195,062	0	432,589	0	627,651	627,651	0	627,651	0	7,319,006
2065	80/83	199,977	0	449,019	0	648,996	648,996	0	648,996	0	7,220,567
2066	81/84	205,017	0	465,843	0	670,860	670,860	0	670,860	0	7,100,589
2067	82/85	210,183	0	479,770	0	689,953	689,953	0	689,953	0	6,960,937
2068	83/86	215,479	0	493,683	0	709,162	709,162	0	709,162	0	6,800,683
2069	84/87	220,909	0	507,514	0	728,423	738,411	0	738,411	(9,988)	6,608,934
2070	85/88	226,476	0	520,389	0	746,865	746,865	0	746,865	0	6,405,113
2071	86/89	232,183	0	533,759	0	765,942	765,942	0	765,942	0	6,178,159

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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
2072	87/90	238,034	0	541,944	0	779,978	779,978	0	779,978	0	5,932,149
2073	88/91	244,033	0	549,273	0	793,306	793,306	0	793,306	0	5,667,026
2074	89/92	250,183	0	555,591	0	805,774	805,774	0	805,774	0	5,382,886
2075	90/93	256,488	0	560,717	0	817,205	817,205	0	817,205	0	5,080,009
2076	91/94	262,951	0	558,243	0	821,194	821,194	0	821,194	0	4,765,098
<b>2077</b>	<b>92/95</b>	<b>269,578</b>	<b>0</b>	<b>554,081</b>	<b>0</b>	<b>823,659</b>	<b>823,659</b>	<b>0</b>	<b>823,659</b>	<b>0</b>	<b>4,439,265</b>
2078	93/96	146,584	0	462,423	0	609,007	901,032	0	901,032	(292,025)	3,897,458
2079	94/97	150,278	0	428,292	0	578,570	923,720	0	923,720	(345,150)	3,310,704
2080	95/98	154,065	0	384,966	0	539,031	947,010	0	947,010	(407,979)	2,676,342

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## Liabilities and Expenses

### Expenses, Education

#### College Expense 4 yrs. @ \$25,000 / yr. (added)

Amount: \$25,000

Treat As: Normal Expense

Starts: Year 2036

Ends: After 4 Years

Indexed At: Inflation (2.52%)

Institution: San Diego State University

Tuition: \$0

Room and Board: 0

Books and Supplies: \$0

Other Expenses: 0

Grants: \$0

Scholarships: 0

Other Outside Funds: \$0

### Expenses, Other

#### Child Care 18 yrs @ \$15,000 / yr. (added)

Amount: \$15,000

Treat As: Normal Expense

Starts: Year 2019

Ends: Year 2036

Pre Retirement Index: Inflation (2.52%)

Post Retirement Index: Inflation (2.52%)

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Expense Type:

Tax Treatment:

Other

## Buy/Sell Transactions

### Buy Home 2020 for \$450,000 (added)

Occurs: Year 2020

#### Purchase: Starter Home

Value: \$450,000

Property type:

State: CA

Pre-Retirement Growth Rate: Custom (1.00%)

Post-Retirement Growth Rate: Custom (1.00%)

Owner: Keegan and Taylor (Joint/ROS)

Variable Transaction Costs:

Fixed Transaction Costs: \$0

Index Price & Costs at:

#### Purchase: Mortgage on New Home

Loan Amount: (\$400,000)

Interest Rate: 3.000%

Term: 360

Repayment Type: PrincipalAndInterest

Payments are made: Monthly

Estimated Payment: \$0

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Variable Transaction Costs:

Fixed Transaction Costs: \$0

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Index Price & Costs at:

Sample

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## Next Steps

Action Items

Due

Completed

Sample

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