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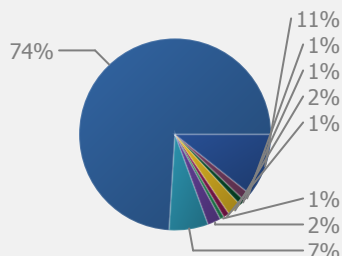
# Asset Allocation Portfolio Comparison - Suggested

## Proposed Plan

This report compares your current asset mix to your suggested asset mix for your entire portfolio.

### Current Asset Mix

Investor Profile: Current - Rebalanced

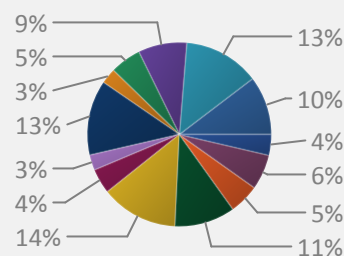


Rate of Return - 7.57%

Standard Deviation - 17.86%

### Suggested Asset Mix

Investor Profile: Moderate



Rate of Return - 7.05%

Standard Deviation - 11.28%

Asset Class	Current		Suggested		Change
	Market Value	%	Market Value	%	
Large Cap Growth Equity	\$1,233,975	74.01%	\$172,722	10.36%	-63.65%
Large Cap Value Equity	\$109,903	6.59%	\$222,740	13.36%	6.77%
Mid Cap Equity	\$37,303	2.24%	\$142,427	8.54%	6.31%
Small Cap Equity	\$11,404	0.68%	\$90,883	5.45%	4.77%
US REITs	\$0	0.00%	\$45,442	2.73%	2.73%
International Equity	\$0	0.00%	\$219,689	13.18%	13.18%
Emerging Markets Equity	\$0	0.00%	\$45,442	2.73%	2.73%
Long Term Bonds	\$16,311	0.98%	\$72,794	4.37%	3.39%
Intermediate Term Bonds	\$39,995	2.40%	\$225,900	13.55%	11.15%
Short Term Bonds	\$16,311	0.98%	\$177,516	10.65%	9.67%
High Yield Bonds	\$0	0.00%	\$87,941	5.27%	5.27%
International Bonds	\$23,685	1.42%	\$103,088	6.18%	4.76%
Cash	\$178,395	10.70%	\$60,698	3.64%	-7.06%
<b>Total</b>	<b>\$1,667,281</b>		<b>\$1,667,281</b>		

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# Net Worth Statement

## Proposed Plan

This report displays a comprehensive list of your assets and liabilities as of **January 1, 2016**. Use this report to better understand your net worth situation. **Note:** Term life insurance policies and annuitized annuities do not appear on this report as they have no cash value.

Assets	Jim	Maria	Joint	Community Property	Total
<b>Non-Qualified Assets</b>					
Jim's Brokerage Account	\$74,606				\$74,606
Joint Savings Account			\$157,897		\$157,897
Jim's Account			\$1,056,920		\$1,056,920
Maria's Brokerage Account				\$68,389	\$68,389
<b>Total</b>	<b>\$74,606</b>	<b>\$0</b>	<b>\$1,214,817</b>	<b>\$68,389</b>	<b>\$1,357,812</b>
<b>Qualified Assets</b>					
Jim's 403(b)	\$114,042				\$114,042
Sophie's 529 Plan	\$108,738				\$108,738
Maria's 401(k)		\$86,689			\$86,689
<b>Total</b>	<b>\$222,780</b>	<b>\$86,689</b>	<b>\$0</b>	<b>\$0</b>	<b>\$309,469</b>
<b>Non-Qualified Annuities</b>					
Jim's Annuity	\$31,562				\$31,562
<b>Total</b>	<b>\$31,562</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$31,562</b>
<b>Lifestyle Assets</b>					
123 Ocean Street			\$1,028,311		\$1,028,311
Motor Home			\$22,038		\$22,038
Jim's Rolls Royce				\$202,592	\$202,592
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,050,349</b>	<b>\$202,592</b>	<b>\$1,252,941</b>
<b>Real Estate Assets</b>					
Rental Property			\$1,147,523		\$1,147,523
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,147,523</b>	<b>\$0</b>	<b>\$1,147,523</b>
<b>Liabilities</b>					
Ocean Street Mortgage			\$247,551		\$247,551
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$247,551</b>		<b>\$247,551</b>
<b>Total Net Worth</b>	<b>\$328,948</b>	<b>\$86,689</b>	<b>\$3,165,138</b>	<b>\$270,981</b>	<b>\$3,851,755</b>

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# Net Worth Outlook

## Proposed Plan

This report shows changes in your net worth over time. These projected end-of-year values begin with the analysis year and end with death of the last surviving client. Furthermore, assets included in this report are categorized to show how changes in net worth occur. Use this report to assess your total net worth by asset category through the duration of the analysis.

Year & Age	Non-Qualified Assets	Qualified Assets	Lifestyle Assets	Real Estate Assets	Total Liabilities	Total Net Worth
2016 (48/46)	\$1,414,690	\$307,488	\$1,280,025	\$1,187,686	\$231,987	<b>\$3,957,903</b>
2017 (49/47)	\$1,481,659	\$304,309	\$1,307,713	\$1,229,255	\$215,297	<b>\$4,107,638</b>
2018 (50/48)	\$1,537,012	\$314,849	\$1,336,016	\$1,272,279	\$197,401	<b>\$4,262,755</b>
2019 (51/49)	\$1,576,907	\$355,493	\$1,364,950	\$1,316,809	\$178,211	<b>\$4,435,948</b>
2020 (52/50)	\$1,652,515	\$401,531	\$1,394,529	\$1,362,897	\$157,634	<b>\$4,653,839</b>
2021 (53/51)	\$1,731,686	\$450,947	\$1,424,769	\$1,410,599	\$135,569	<b>\$4,882,430</b>
2022 (54/52)	\$1,814,587	\$503,988	\$1,455,683	\$1,459,970	\$111,910	<b>\$5,122,317</b>
2023 (55/53)	\$1,901,395	\$560,920	\$1,487,288	\$1,511,069	\$86,540	<b>\$5,374,131</b>
2024 (56/54)	\$1,992,294	\$622,028	\$1,519,600	\$1,563,956	\$59,336	<b>\$5,638,543</b>
2025 (57/55)	\$2,087,479	\$687,620	\$1,552,636	\$1,618,695	\$30,165	<b>\$5,916,265</b>
2026 (58/56)	\$2,187,152	\$758,024	\$1,586,411	\$1,675,349	\$0	<b>\$6,206,937</b>
2027 (59/57)	\$2,291,526	\$833,594	\$1,620,944	\$1,733,986	\$0	<b>\$6,480,049</b>
2028 (60/58)	\$2,400,822	\$914,707	\$1,656,251	\$1,794,676	\$0	<b>\$6,766,456</b>
2029 (61/59)	\$2,515,274	\$1,001,771	\$1,692,351	\$1,857,489	\$0	<b>\$7,066,886</b>
2030 (*62/60)	\$2,527,387	\$1,085,950	\$1,729,263	\$1,922,501	\$0	<b>\$7,265,101</b>
2031 (63/61)	\$2,645,575	\$1,173,104	\$1,767,004	\$1,989,789	\$0	<b>\$7,575,471</b>
2032 (64/62*)	\$2,722,220	\$1,259,812	\$1,805,595	\$2,059,431	\$0	<b>\$7,847,059</b>
2033 (65/63)	\$2,795,845	\$1,352,236	\$1,845,056	\$2,131,512	\$0	<b>\$8,124,648</b>
2034 (66/64)	\$2,870,007	\$1,451,442	\$1,885,406	\$2,206,114	\$0	<b>\$8,412,969</b>
2035 (67/65)	\$2,945,403	\$1,557,925	\$1,926,666	\$2,283,328	\$0	<b>\$8,713,323</b>
2036 (68/66)	\$3,021,049	\$1,672,221	\$1,968,859	\$2,363,245	\$0	<b>\$9,025,374</b>
2037 (69/67)	\$3,096,823	\$1,794,902	\$2,012,005	\$2,445,959	\$0	<b>\$9,349,688</b>
2038 (70/68)	\$3,192,528	\$1,886,591	\$2,056,127	\$2,531,567	\$0	<b>\$9,666,813</b>
2039 (71/69)	\$3,290,431	\$1,982,184	\$2,101,247	\$2,620,172	\$0	<b>\$9,994,034</b>
2040 (72/70)	\$3,406,785	\$2,049,397	\$2,147,391	\$2,711,878	\$0	<b>\$10,315,451</b>
2041 (73/71)	\$3,527,422	\$2,116,030	\$2,194,580	\$2,806,794	\$0	<b>\$10,644,825</b>

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Year & Age	Non-Qualified Assets	Qualified Assets	Lifestyle Assets	Real Estate Assets	Total Liabilities	Total Net Worth
2042 (74/72)	\$3,652,612	\$2,181,660	\$2,242,841	\$2,905,031	\$0	<b>\$10,982,144</b>
2043 (75/73)	\$3,782,833	\$2,245,809	\$2,292,198	\$3,006,708	\$0	<b>\$11,327,548</b>
2044 (76/74)	\$3,915,583	\$2,307,939	\$2,342,677	\$3,111,942	\$0	<b>\$11,678,141</b>
2045 (77/75)	\$4,052,494	\$2,367,746	\$2,394,305	\$3,220,860	\$0	<b>\$12,035,405</b>
2046 (78/76)	\$4,195,570	\$2,424,290	\$2,447,108	\$3,333,590	\$0	<b>\$12,400,559</b>
2047 (79/77)	\$4,344,913	\$2,477,436	\$2,501,115	\$3,450,266	\$0	<b>\$12,773,730</b>
2048 (80/78)	\$4,496,385	\$2,526,224	\$2,556,355	\$3,571,025	\$0	<b>\$13,149,990</b>
2049 (81/79)	\$4,651,394	\$2,570,134	\$2,612,855	\$3,696,011	\$0	<b>\$13,530,395</b>
2050 (82/80)	\$4,813,557	\$2,608,331	\$2,670,647	\$3,825,372	\$0	<b>\$13,917,907</b>
2051 (83/81)	\$4,965,685	\$2,639,905	\$2,729,760	\$3,959,260	\$0	<b>\$14,294,610</b>
2052 (84/82)	\$5,124,541	\$2,663,863	\$2,790,227	\$4,097,834	\$0	<b>\$14,676,465</b>
2053 (85/83)	\$5,290,165	\$2,679,838	\$2,852,080	\$4,241,258	\$0	<b>\$15,063,341</b>
2054 (86/84)	\$5,462,922	\$2,686,825	\$2,915,351	\$4,389,702	\$0	<b>\$15,454,800</b>
2055 (87/85)	\$5,642,877	\$2,684,328	\$2,980,074	\$4,543,342	\$0	<b>\$15,850,620</b>
2056 (88/86)	\$5,830,345	\$2,671,341	\$3,046,284	\$4,702,359	\$0	<b>\$16,250,329</b>
2057 (89/87)	\$6,025,633	\$2,646,818	\$3,114,016	\$4,866,941	\$0	<b>\$16,653,409</b>
2058 (90/88)	\$6,589,684	\$2,610,847	\$3,183,308	\$5,037,284	\$0	<b>\$17,421,123</b>
2059 (-/89)	\$6,666,979	\$2,576,235	\$3,254,195	\$5,213,589	\$0	<b>\$17,710,999</b>
2060 (-/90)	\$6,694,280	\$2,530,337	\$3,326,717	\$5,396,065	\$0	<b>\$17,947,398</b>

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# Retirement Income & Expenses

## Proposed Plan

This report shows your annual cash flow during the retirement period, for the selected scenario. Positive cash flow values are shown in bold whereas negative values are shown in red and in parentheses. Use this report to show detailed cash flow information and thereby demonstrate the underlying numbers that comprise the year-over-year cash flow graphs.

Year	Age	Social Security	Defined Benefit Pension	Annuity Payments	Earned Income	Required Minimum Distributions	Non-Qualified Proceeds	Other Inflows	Fixed Needs (incl. taxes)	Total Needs (incl. taxes)	Shortfall
2030	*62/60	\$24,961	\$22,344	\$7,243	\$251,109	\$0	\$92,036	\$0	\$397,693	\$397,693	-
2031	63/61	\$38,564	\$30,686	\$7,243	\$210,421	\$0	\$36,000	\$0	\$310,478	\$310,478	-
2032	64/62*	\$73,035	\$31,607	\$7,243	\$18,061	\$0	\$120,705	\$18,061	\$268,713	\$268,713	-
2033	65/63	\$82,089	\$32,555	\$7,243	\$0	\$0	\$143,345	\$18,603	\$283,836	\$283,836	-
2034	66/64	\$84,552	\$33,532	\$7,243	\$0	\$0	\$148,442	\$19,161	\$292,930	\$292,930	-
2035	67/65	\$87,088	\$34,538	\$7,243	\$0	\$0	\$152,533	\$19,736	\$301,138	\$301,138	-
2036	68/66	\$89,701	\$35,574	\$7,243	\$0	\$0	\$158,207	\$20,328	\$311,052	\$311,052	-
2037	69/67	\$92,392	\$36,641	\$7,243	\$0	\$0	\$164,082	\$20,938	\$321,296	\$321,296	-
2038	70/68	\$95,164	\$37,740	\$7,243	\$0	\$38,474	\$142,675	\$21,566	\$342,862	\$342,862	-
2039	71/69	\$98,019	\$38,873	\$7,243	\$0	\$41,190	\$144,501	\$22,213	\$352,038	\$352,038	-
2040	72/70	\$100,959	\$40,039	\$7,243	\$0	\$75,239	\$124,556	\$22,879	\$370,916	\$370,916	-
2041	73/71	\$103,988	\$41,240	\$7,243	\$0	\$80,542	\$131,674	\$23,566	\$388,253	\$388,253	-
2042	74/72	\$107,108	\$42,477	\$7,243	\$0	\$86,209	\$134,658	\$24,273	\$401,968	\$401,968	-
2043	75/73	\$110,321	\$43,751	\$7,243	\$0	\$92,266	\$137,313	\$25,001	\$415,895	\$415,895	-
2044	76/74	\$113,631	\$45,064	\$2,412	\$0	\$98,736	\$143,995	\$25,751	\$429,589	\$429,589	-
2045	77/75	\$117,040	\$46,416	\$0	\$0	\$105,356	\$148,511	\$26,523	\$443,846	\$443,846	-
2046	78/76	\$120,551	\$47,808	\$0	\$0	\$112,716	\$150,453	\$27,319	\$458,848	\$458,848	-
2047	79/77	\$124,167	\$49,243	\$0	\$0	\$119,976	\$152,738	\$28,139	\$474,262	\$474,262	-

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Year	Age	Social Security	Defined Benefit Pension	Annuity Payments	Earned Income	Required Minimum Distributions	Non-Qualified Proceeds	Other Inflows	Fixed Needs (incl. taxes)	Total Needs (incl. taxes)	Shortfall
2048	80/78	\$127,892	\$50,720	\$0	\$0	\$127,919	\$161,516	\$28,983	\$497,031	\$497,031	-
2049	81/79	\$131,729	\$52,241	\$0	\$0	\$136,057	\$168,427	\$29,852	\$518,306	\$518,306	-
2050	82/80	\$135,681	\$53,809	\$0	\$0	\$144,651	\$170,373	\$30,748	\$535,262	\$535,262	-
2051	83/81	\$139,751	\$55,423	\$0	\$0	\$153,719	\$197,807	\$0	\$546,700	\$546,700	-
2052	84/82	\$143,944	\$57,086	\$0	\$0	\$163,274	\$200,143	\$0	\$564,446	\$564,446	-
2053	85/83	\$148,262	\$58,798	\$0	\$0	\$172,646	\$202,953	\$0	\$582,659	\$582,659	-
2054	86/84	\$152,710	\$60,562	\$0	\$0	\$182,420	\$205,774	\$0	\$601,465	\$601,465	-
2055	87/85	\$157,291	\$62,379	\$0	\$0	\$192,037	\$209,067	\$0	\$620,774	\$620,774	-
2056	88/86	\$162,010	\$64,250	\$0	\$0	\$201,952	\$212,475	\$0	\$640,688	\$640,688	-
2057	89/87	\$166,870	\$66,178	\$0	\$0	\$212,134	\$216,035	\$0	\$661,217	\$661,217	-
2058	90/88	\$171,876	\$68,163	\$0	\$0	\$221,416	\$175,928	\$0	\$637,384	\$637,384	-
2059	-/89	\$88,800	\$35,104	\$0	\$0	\$217,571	\$250,089	\$0	\$591,564	\$591,564	-
2060	-/90	\$91,464	\$36,157	\$0	\$0	\$225,986	\$365,068	\$0	\$718,675	\$718,675	-

\* = year of retirement

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# Retirement Asset Accumulation & Depletion

## Proposed Plan

This report displays a yearly summary of changes to the value of retirement assets for the selected scenario. Additionally, all other (non-retirement) assets are shown in the EOY Other Assets column in order to show the potential for additional ability to cover spending needs.

Year	Age	SOY Assets <sup>1</sup>	Growth & Reinvestments	Contributions <sup>2</sup>	Withdrawals <sup>3</sup>	Withdrawal Rate	EOY Assets <sup>4</sup>	EOY Other Assets
2016	48/46	\$1,546,281	\$78,897	\$1,021,128	\$1,040,298	1.2%	<b>\$1,606,008</b>	\$2,583,881
2017	49/47	\$1,606,008	\$82,639	\$20,110	\$0	0.0%	<b>\$1,708,758</b>	\$2,614,178
2018	50/48	\$1,708,758	\$88,463	\$20,110	\$0	0.0%	<b>\$1,817,331</b>	\$2,642,825
2019	51/49	\$1,817,331	\$94,634	\$20,110	\$0	0.0%	<b>\$1,932,076</b>	\$2,682,084
2020	52/50	\$1,932,400	\$101,186	\$20,460	\$0	0.0%	<b>\$2,054,046</b>	\$2,757,427
2021	53/51	\$2,054,046	\$108,126	\$20,460	\$0	0.0%	<b>\$2,182,632</b>	\$2,835,367
2022	54/52	\$2,182,632	\$115,482	\$20,460	\$0	0.0%	<b>\$2,318,574</b>	\$2,915,653
2023	55/53	\$2,318,574	\$123,280	\$20,460	\$0	0.0%	<b>\$2,462,314</b>	\$2,998,357
2024	56/54	\$2,462,314	\$131,549	\$20,460	\$0	0.0%	<b>\$2,614,323</b>	\$3,083,556
2025	57/55	\$2,614,323	\$140,317	\$20,460	\$0	0.0%	<b>\$2,775,100</b>	\$3,171,330
2026	58/56	\$2,775,100	\$149,617	\$20,460	\$0	0.0%	<b>\$2,945,177</b>	\$3,261,760
2027	59/57	\$2,945,177	\$159,483	\$20,460	\$0	0.0%	<b>\$3,125,119</b>	\$3,354,930
2028	60/58	\$3,125,119	\$169,950	\$20,460	\$0	0.0%	<b>\$3,315,529</b>	\$3,450,927
2029	61/59	\$3,315,529	\$181,056	\$20,460	\$0	0.0%	<b>\$3,517,045</b>	\$3,549,840
2030	*62/60	\$3,517,045	\$124,159	\$10,515	\$38,381	0.6%	<b>\$3,613,337</b>	\$3,651,764
2031	63/61	\$3,613,337	\$198,141	\$7,200	\$0	0.0%	<b>\$3,818,678</b>	\$3,756,793
2032	64/62*	\$3,818,678	\$209,824	\$600	\$47,070	1.2%	<b>\$3,982,032</b>	\$3,865,027
2033	65/63	\$3,982,032	\$237,295	\$0	\$71,246	1.8%	<b>\$4,148,081</b>	\$3,976,567
2034	66/64	\$4,148,081	\$247,996	\$0	\$74,629	1.8%	<b>\$4,321,449</b>	\$4,091,520
2035	67/65	\$4,321,449	\$259,224	\$0	\$77,344	1.8%	<b>\$4,503,329</b>	\$4,209,995
2036	68/66	\$4,503,329	\$271,051	\$0	\$81,109	1.8%	<b>\$4,693,270</b>	\$4,332,104
2037	69/67	\$4,693,270	\$283,464	\$0	\$85,009	1.8%	<b>\$4,891,725</b>	\$4,457,963
2038	70/68	\$4,891,725	\$298,966	\$0	\$111,571	2.3%	<b>\$5,079,119</b>	\$4,587,694

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Year	Age	SOY Assets <sup>1</sup>	Growth & Reinvestments	Contributions <sup>2</sup>	Withdrawals <sup>3</sup>	Withdrawal Rate	EOY Assets <sup>4</sup>	EOY Other Assets
2039	71/69	\$5,079,119	\$306,698	\$0	\$113,203	2.2%	<b>\$5,272,614</b>	\$4,721,419
2040	72/70	\$5,272,614	\$317,582	\$0	\$134,014	2.5%	<b>\$5,456,182</b>	\$4,859,269
2041	73/71	\$5,456,182	\$333,801	\$0	\$146,532	2.7%	<b>\$5,643,451</b>	\$5,001,374
2042	74/72	\$5,643,451	\$345,078	\$0	\$154,258	2.7%	<b>\$5,834,272</b>	\$5,147,872
2043	75/73	\$5,834,272	\$356,516	\$0	\$162,146	2.8%	<b>\$6,028,642</b>	\$5,298,906
2044	76/74	\$6,028,642	\$368,105	\$0	\$173,225	2.9%	<b>\$6,223,522</b>	\$5,454,619
2045	77/75	\$6,223,522	\$379,678	\$0	\$182,960	2.9%	<b>\$6,420,240</b>	\$5,615,165
2046	78/76	\$6,420,240	\$391,280	\$0	\$191,660	3.0%	<b>\$6,619,860</b>	\$5,780,699
2047	79/77	\$6,619,860	\$402,984	\$0	\$200,495	3.0%	<b>\$6,822,349</b>	\$5,951,382
2048	80/78	\$6,822,349	\$414,755	\$0	\$214,494	3.1%	<b>\$7,022,610</b>	\$6,127,380
2049	81/79	\$7,022,610	\$426,316	\$0	\$227,398	3.2%	<b>\$7,221,528</b>	\$6,308,867
2050	82/80	\$7,221,528	\$437,695	\$0	\$237,335	3.3%	<b>\$7,421,888</b>	\$6,496,019
2051	83/81	\$7,421,888	\$449,028	\$0	\$265,326	3.6%	<b>\$7,605,590</b>	\$6,689,020
2052	84/82	\$7,605,590	\$459,306	\$0	\$276,492	3.6%	<b>\$7,788,404</b>	\$6,888,061
2053	85/83	\$7,788,404	\$469,401	\$0	\$287,802	3.7%	<b>\$7,970,003</b>	\$7,093,338
2054	86/84	\$7,970,003	\$479,266	\$0	\$299,522	3.8%	<b>\$8,149,747</b>	\$7,305,053
2055	87/85	\$8,149,747	\$488,868	\$0	\$311,411	3.8%	<b>\$8,327,205</b>	\$7,523,415
2056	88/86	\$8,327,205	\$498,158	\$0	\$323,676	3.9%	<b>\$8,501,686</b>	\$7,748,642
2057	89/87	\$8,501,686	\$507,079	\$0	\$336,314	4.0%	<b>\$8,672,452</b>	\$7,980,957
2058	90/88	\$8,672,452	\$515,618	\$361,276	\$348,814	0.0%	<b>\$9,200,531</b>	\$8,220,592
2059	-/89	\$9,200,531	\$474,342	\$0	\$431,659	4.7%	<b>\$9,243,214</b>	\$8,467,784
2060	-/90	\$9,243,214	\$537,340	\$0	\$555,938	6.0%	<b>\$9,224,616</b>	\$8,722,782

<sup>1</sup>SOY denotes start of year. <sup>2</sup>Includes all additional funds added to assets funding the retirement goal. <sup>3</sup>Includes all assets removed from the assets funding the retirement goal. <sup>4</sup>Denotes end of year assets allocated to the retirement goal.

\* = year of retirement

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