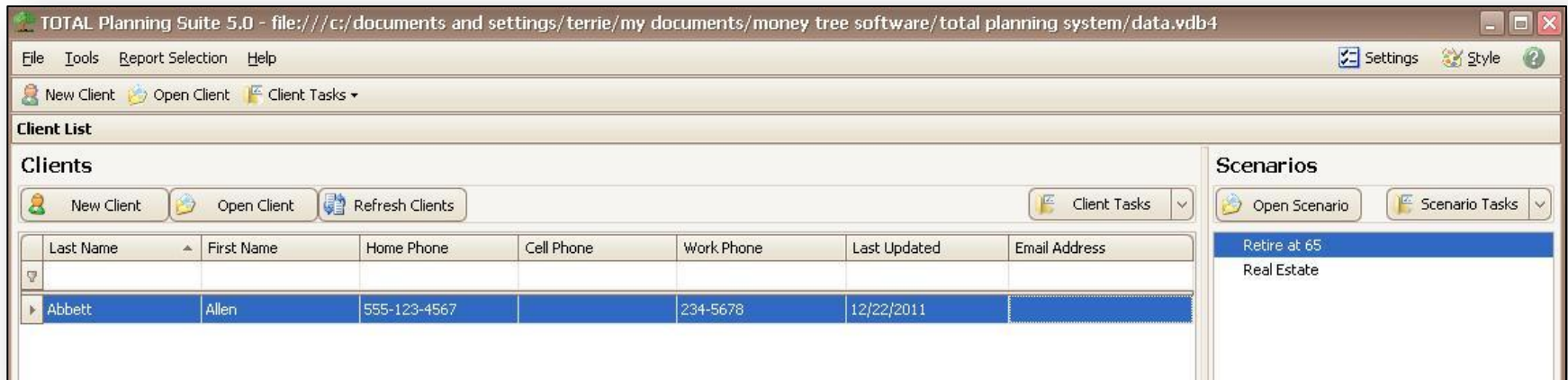


Getting A Fast Start with TOTAL Planning Suite

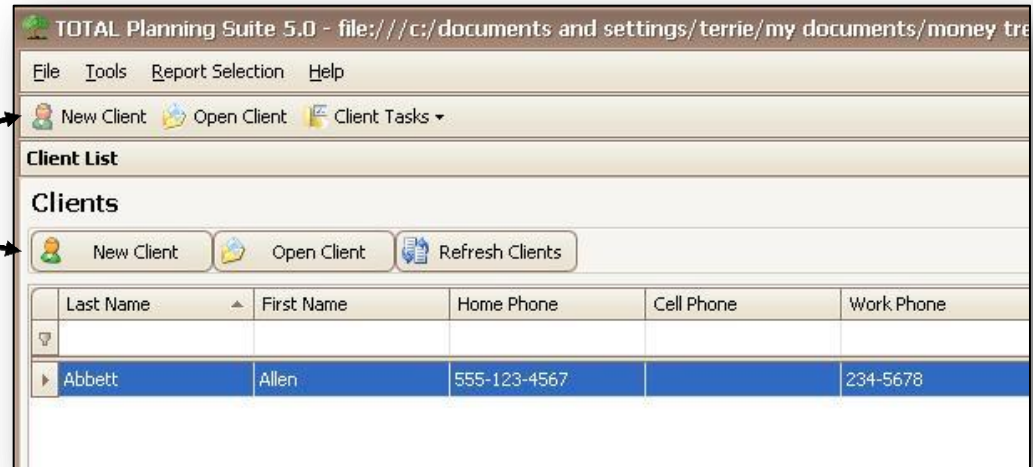


The Basics

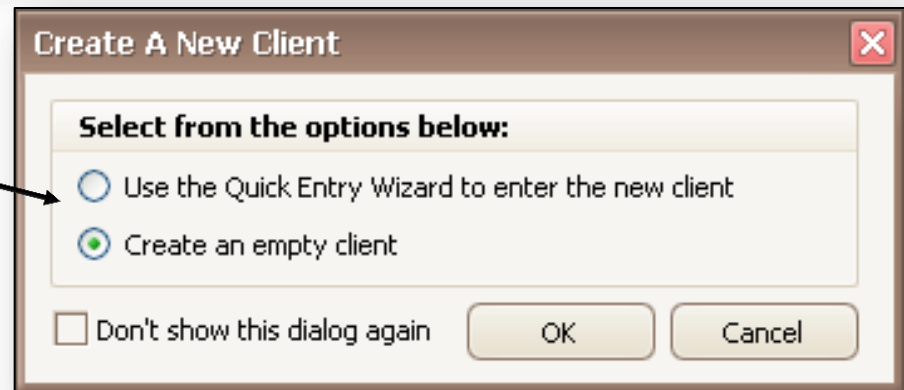
- This lesson will show you how to create your first client with TOTAL Planning Suite.
- We will cover the most important information you need to include for a basic plan.
- To get more information as you are working, use the [F1] key or click [Help] for context-sensitive help.
- Before long, you will be able to customize your plans to model complex situations for nearly any client.

Starting a new client

Click the [New Client] button at the top left of the Client List.



Select "Create an empty client" for this tutorial



Note: The Quick Entry Wizard is used to fill in the common data entry fields using the wizard format.

Client Information

TOTAL Planning Suite 5.0 - file:///c:/users/terrie/money tree software/total planning system/data.vdb4

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden Years Report Express Reports

Scenario Name: Retire at 65 Location: Client

Select Scenario

Retire at 65
Real Estate

Data Entry

Allen Abbett

Assumptions

Stock Options
Financial Goals
Monte Carlo

Client Information Employment Advisors Notes

Planner

Individual 1

First M.I. Last

Allen 51 Abbett

Birth Date 3/5/1960 51

SSN 222-11-4444

Gender Male Date Married 11/8/2004

Check if married

Address & Phone

Home Address 1234 Fifth St.

City, State Corvallis Oregon

Zip 97330

Individual 1

Home Phone 555-123-4567

Work Phone 234-5678

Mobile Phone

Fax

Email

Web Page

Individual 2

Birth Date 6/8/1962 49

SSN 999-88-7777

Gender Female

Account Type

Active

Business

Client

Other

Personal

Under Man

Edit Account

Be sure to enter a birth date, this is needed for many report calculations.

Enter the first and last name for each individual.

Use the "Check if married" box, if appropriate. This is important for survivorship, taxes and Social Security calculations.

Social Security number, gender, address, phone and other contact information can be filled out optionally (not required).

Allen Age: 51 Retire Age: 65 Life Expectancy: 91 Phone: 555-123-4567 Betty Age: 49 Retire Age: 65 Life Expectancy: 90

Assumptions - Scenario Information

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my documents/money tree software/total planning syst

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Ta

Scenario Name : Retire at 65 Location : Assumptions

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
 - Assumptions
 - Asset Details
 - Asset Summary

Scenario Information Retirement

Scenario Report Titles

Cover Page Date	1/10/2011	▼
Scenario	Retire at 65	
Cover Name	Allen and Betty Abbett	
Page Header	Securities offered by Asset Advisors - a R	
Easy Money Title		
Golden Years Title		

Net Worth Valuation Date

alternate valuation date for Net Worth report

12/31/2010 ▼

	Individual 1	Individual 2
Retire Age	65	65
Life Exp	97	97
Alt Life Exp	91	90

Liabilities

Insurance

Personal Expenses

Rental Real Estate

If you want a date other than today's date to appear on the cover page, enter it in the **Cover Page Date** box.

You can change the **Scenario** name to something more descriptive here.

The **Cover Name** appears on the first page of your report.

Assumptions - Scenario Information

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my documents/money tree software/total planning syst

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden Years Report Express Reports

Scenario Name : Retire at 65 Location : Assumptions

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
 - Assumptions**
 - Asset Details
 - Asset Summary
 - Dependents
 - Estate
 - Income
 - Tax Data
 - Liabilities
 - Insurance
 - Personal Expenses
 - Rental Real Estate
 - Survivor

Scenario Information Retirement Assumptions Surplus Allocation Other Assumptions Report Options

Scenario Report Titles

Cover Page Date 1/10/2011

Scenario Retire at 65

Cover Name Allen and Betty Abbett

Page Header Securities offered by Asset Advisors - a Registered Investment Advisor

Easy Money Title

Golden Years Title

Net Worth Valuation Date

☐ Show alternate valuation date for

Date: 12/31/2010

Ages

	Individual 1	Individual 2
Retire Age	65	65
Life Exp	97	97
Alt Life Exp	91	90

Set your clients' retirement ages in the **Retire Age** box

If you want to use a Life Expectancy different than the calculated age, enter the override age in the **Alt Life Exp** box.

Assumptions - Retirement Assumptions

These are the default rates of return for each type of asset.

They apply only if you have not entered in rates on the **Asset Details** input.

Scenario Name : Retire at 65 Location : Assumptions

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
 - Assumptions
 - Asset Details
 - Asset Summary
 - Dependents
 - Estate
 - Income
 - Tax Data
 - Liabilities
 - Insurance
 - Personal Expenses

Scenario Information Retirement Assumptions Surplus Allocation Other Assumptions Report Options

Pre-Retirement Rates *

Taxable	6.00%
Tax-Deferred	6.00%
Tax-Free	5.75%
Equity / Other	8.00%
Retirement Accounts	7.50%

* Used if no rate is entered for a particular type in pre-retirement period.

Post-Retirement Rates **

Taxable	6.00%
Tax-Deferred	6.00%
Tax-Free	5.75%
Equity / Other	8.00%
Retirement Accounts	7.50%

** Optional rate to be used after retirement box is checked below.

☐ Use This Rate After Retirement

Indiv. 1 Indiv. 2

71 71

Defer RMD start age past age 70 1/2 until age

☒ Calculate Penalty Tax on Pre 59.5 plan distributions

☒ Include Retirement Plans in Asset Allocation Mix, Asset Pyramid, and Liquidity Reports

You can defer the RMD start age here.

If the "Use This Rate After Retirement" box is checked, the Post-Retirement Rates will be used beginning at retirement.

Checking the box will cause these rates to be used at retirement age even if you have entered specific rates in the **Asset Details** section.

Choose to calculate penalty taxes on early retirement plan distributions, or include the retirement plans in reports showing asset mix.

Assumptions - Surplus Allocation

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my documents/money tree

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden

Scenario Name : Retire at 65 Location : Assumptions

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
- Assumptions
- Asset Details
- Asset Summary
- Dependents
- Estate
- Income
- Tax Data

Scenario Information Retirement Assumptions **Surplus Allocation** Other

Cash Flow

	Taxable	Tax-Deferred	Tax-Free	Equity/Other	Total
Reinvest surplus %	20.00%	20.00%	20.00%	40.00%	100.00%
After age 70 change to	25.00%	25.00%	25.00%	25.00%	100.00%

Edit Allocation

Golden Years Only

☐ Ignore Pre-retirement Cash Flow Surplus or Shortage?

If above is checked, then enter the Effective P to use on Interest and Dividends:

This surplus allocation determines which accounts receive surplus from cash flow. To change the percentage going to each account, use the Edit Allocation button.

You can choose to ignore pre-retirement cash flow surpluses and shortages for Golden Years by using the checkbox. This makes the Golden Years report work more like Easy Money.

In Easy Money, the pre-retirement reinvestment percentages will be used only for Other Income items (all of which are deposited to assets after deducting any Other Expense amounts.)

Easy Money does not reinvest cash flow surpluses generated by ordinary income and expenses until retirement age.

Assumptions – Other Assumptions

Tax Favored Investing options are used on the Tax Favored Investing report in Easy Money to compare the future accumulation and income potential of various types of investments.

TOTAL Planning Suite 5.0 - file:/

File Tools Report Selection Help

Open Client List New Scenario

Scenario Name : Retire at 65 Location :

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbott
- Assumptions
- Asset Details
- Asset Summary
- Dependents
- Estate
- Income
- Tax Data

Scenario Information Retirement Assumptions Surplus Allocation **Other Assumptions** Report Options

Rates

Discount Rate for NPV Calculations	6.00%
Increase Rate on Needed Additions (EZ only)	3.50%
Increase Rate on Personal Additions	3.50%
Social Security Benefit Increase Rate	2.00%
Pre-Retirement Inflation Rate	3.21%
Post-Retirement Inflation Rate	3.21%

Monthly Accumulation Rates (Easy Money Only)

If the client needs to invest additional amounts to make up a shortfall, indicate the three rates of return to be assumed on the additions.

Low	Medium	High
5.00%	7.00%	9.00%

Tax Favored Investing (Easy Money Only)

This is for a conceptual illustration of the result of using investments with different type of tax treatment. Indicate the dollar amounts and annual rate of return to use as defaults in the report.

Initial Investment Amount	\$20,000
Amount Additions (annual)	\$2,000
Taxable	5.00%
Tax-Deferred	5.00%
Tax-Free	5.00%
Tax Deductable	5.00%
Capital Gains	5.00%

Monthly Accumulation Rates are used in Easy Money for the Retirement Needs Analysis. These rates of return are used to demonstrate additional funds that your client may need to invest now to cover their retirement spending needs.

Assumptions - Report Options

TOTAL Planning Suite 5.0 - file:///c:/users/terrie/money tree software/total planning system/data.vdb4

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden Years Report Express Reports

Scenario Name: Retire at 65 Location: Assumptions

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbott
- Assumptions
- Asset Details
- Asset Summary
- Dependents
- Estate
- Income
- Tax Data
- Liabilities
- Insurance
- Personal Expenses
- Rental Real Estate
- Survivor
- Stock Options

Scenario Information Retirement Assumptions Surplus Allocation Other Assumptions Report Options

Report Data Options

Net Worth Ownership

Sort Asset Details by Description

Report Formatting

Title Justification Left

Cover Justification Left

Divider Justification Left

Paragraph Justification Left

Report Page Options

- ☒ Include Audit Trail notes on reports
- ☒ Show Scenario Name on reports
- ☐ Show Social Security Numbers on reports
- ☒ Include Table of Contents
- ☒ Include Page Numbers on reports
- ☒ Include FINRA Footnote

Report Style

Report Font Times New Roman Heading Color

Page Title A1

Scenario Name

Your personal financial plan was prepared with concern for your specific goals and objectives. As you review this report, determine if your goals are obtainable or whether adjustments should be considered.

Retirement Estimate

	Allen	Betty
Estimated income	\$5,559	\$1,247
Estimated expenses	\$2,750	\$1,732
Surplus (shortage)	\$2,809	(\$485)

Actual, future investment returns, taxes, and inflation are unknown. Page

Report Cover Page Lines

Asset Advisors

A Registered Investment Advisor

1600 SW Western Blvd. Ste 110

Corvallis, OR 97333

877-421-9815

You can select different Font and Heading color options for your reports in this section.

The Report Cover Page Lines are used to enter your advisor information (name, address, phone, website address, etc.)

Just overwrite the default lines with your contact info.

Report Page Options gives a variety of options for your reports. One particularly useful option is to "Include Audit Trail notes on reports". Using this option will add the page number of each detail calculation sheet used in the report page you are viewing. This allows you to easily trace back the numbers used in calculations.

Asset Details / Asset Details Tab

TOTAL Planning Suite 5.0 - file:///c:/users/terrie/money tree software/total planning system/data.vdb4

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden Years Report Express Reports

Scenario Name: Retire at 65 Location: Asset Details

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
 - Assumptions
 - Asset Details**
 - Asset Summary
 - Dependents
 - Estate
- Financial Goals
- Monte Carlo

Description	Group	Class	Type	Value
<New Asset>	Mutual Funds (Stocks)	Growth and in...	Retirement Plan	\$52,000
ABC Partners	Partnership (Energy)	Growth	Equity/Other	\$1,053
Allens PS	Savings Accounts	Income	Retirement Plan	\$32,000
Allens Roth	Savings Accounts	Income	Retirement Plan	\$1,000
Allen's Roth 401K	Savings Accounts	Growth	Retirement Plan	\$1,000
Bettys 401k	Mutual Funds (Stocks)	Growth	Retirement Plan	\$32,000
Bettys Roth	Savings Accounts	Income	Retirement Plan	
Betty's Roth 401K	Stocks (International)	Growth	Retirement Plan	
BofA checking	Checking Accounts	Reserves	Taxable	

34 Assets

Asset Details Stock Information Monthly Additions / Withdrawals

Description: <New Asset>

Account: (None)

Group: Mutual Funds (Stocks)

Liquidity: Other

Class: Growth and income

Type: Retirement Plan

Retirement Plan: IRA Account

Account Owner: Individual 1

Beneficiary:

Asset Values

Shares or Units: 1.0000

\$ Price Share / Unit: \$52,000.00000

Value: 52,000

Cost Basis: \$0

Subject to AMT Tax?

Check if used for retirement

Asset Rates

Interest Rate: 0.00%

Dividend Rate: 0.00%

Capital Gain Rate: 0.00%

Appreciation Rate: 0.00%

Update Rates with Asset Class Rates

Project this Retirement Plan separately

Memo

Click the [Add Asset] button to start entering each asset.

Use the Asset Details tab to enter the asset information.

For single-unit assets (such as a house, personal property, Etc.) enter 1 share or unit and use the total value of the property as the \$ Price Share / Unit.

Each asset MUST have a Group and Type to be included in your reports.

Asset Details - Asset Details Tab

The screenshot shows the 'Asset Details' tab in the TOTAL Planning Suite 5.0 software. The interface includes a left sidebar with a tree view under 'Data Entry' for 'Allen Abbott', where 'Asset Details' is selected. The main area is divided into several sections: 'Description' (showing a list of assets with '<New Asset>' selected), 'Asset Values' (with fields for # Shares or Units, \$ Price Share / Unit, Value, and Cost Basis), 'Asset Rate Assumptions' (with fields for Interest Rate, Dividend Rate, Capital Gain Rate, and Appreciation Rate, all set to 0.00%), and a 'Memo' section at the bottom. A checkbox 'Check if used for retirement' is checked. Three callout boxes provide additional information: one about entering rates for each asset type, one about using default rates from Assumptions, and one about the 'Check if used for retirement' checkbox.

Be aware that if you enter a rate of return for *any* asset of a type (Taxable, etc.), you will need to enter a rate for each of the assets of that type.

The default rates (from **Assumptions** input) will be used **ONLY** if no assets of a type have a rate of return entered in Asset Details.

If you are using the default rates of returns entered in Assumptions, you can leave the rates of return in Asset Details at 0.00%.

If you want to enter specific rates for each asset, use the rate boxes here in the Asset Details tab.

Only assets that are checked "Used for Retirement" will be included in your retirement asset totals. If this box is not checked, the asset will appear only in the Current Net Worth report.

Asset Details - Monthly Additions/Withdrawals

The screenshot shows the 'TOTAL Planning Suite 5.0' interface. The 'Scenario Name' is 'Retire at 65' and the 'Location' is 'Asset Details'. The left sidebar has a 'Data Entry' section with 'Asset Details' highlighted. The main window shows a list of assets on the left and a table for 'Monthly Additions / Withdrawals' on the right. The table has columns for '\$ Amount', 'Increase %', and '% of Salary'. Below the table is an 'Age' table with columns for 'Age' and 'Monthly \$Amount'.

To add money to or withdraw from an asset, use the **Monthly Additions / Withdrawals** tab. Entries in the upper boxes are for additions only, any additions entered here will continue until retirement.

For future changes or additions/withdrawals past retirement age, use the age change table at the bottom. Additions are entered as a positive number, withdrawals as a negative.

The detailed view shows the 'Monthly Additions / Withdrawals' tab. It includes fields for 'Personal Monthly Additions \$' (\$1,000.00) and 'Company Monthly Additions' (\$0.00). Below these is an 'Age' table with columns for 'Age' and 'Monthly \$Amount'. The table has two rows: one for age 65 with a monthly amount of \$1,000, and one for age 70 with a monthly amount of \$0. The table is titled 'Use table below for future changes given Allen's Current Age of 51 and Retire Age of 65'.

Age	Monthly \$Amount
65	\$1,000
70	\$0

Note: Withdrawals can only be entered in the age table below, not the fields above.

To stop additions or withdrawals you have entered in the age table, put the stop age in the bottom box with a \$0 amount. A stop age is only needed when using the age table. No stop age is required when only using the fields above the age table.

Asset Details – Residence Tab

The Residence tab can be used to sell a residence asset at a future date and to purchase a new residence. If you make entries for a new mortgage %, interest rate and number of years, this data will be used to create a new mortgage liability and down payment to purchase the new residence.

TOTAL Planning Suite 5.0 - file:///c:/users/terrie/money tree software/total planning system/data.

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden

Scenario Name: Retire at 65 Location: Asset Details

Select Scenario

- Retire at 65
- Real Estate

Data Entry

Allen Abbett

- Assumptions
- Asset Details**
- Asset Summary
- Dependents
- Estate
- Income
- Tax Data
- Liabilities
- Insurance
- Personal Expenses
- Rental Real Estate
- Survivor
- Stock Options
- Financial Goals
- Monte Carlo

Description	Group	Class
Mazda 626	Automobiles (Personal)	
Corvallis home	Residence	
Ford Pickup	Automobiles (Personal)	
Furniture & etc.	Personal Property	
Jewelry	Jewelry/Furs (Personal)	
Walton Stock Options	Stocks (Common)	Aggressive Gr... Equity
Venture Inc.	Other/Business	Aggressive Gr... Equity
Walton Ind.	Stocks (Common)	Growth Equity/Other
IBM common	Stocks (Common)	Growth Equity/Other

34 Assets

Asset Details Residence

Description: Corvallis home

Account: (None)

Group: Residence

Liquidity

Class

Asset Values

# Shares or Units	\$ Price Share / Unit	Value
1.0000	\$307,000.00000	307,000
		\$307,000

To view the Residence Tab, you must first select 'Residence' as the group

Asset Details Residence

Residence Sale

Client Age at Sale	65
Sales Cost (Percent of Sales Price)	6.00%
Appreciation Rate	3.00%

Replacement Estimate

Cost of Replacement Home (In Today's Dollars)	\$145,000
New Mortgage (% of Replacement Home to Finance)	80.00%
Interest Rate on New Mortgage Loan	7.00%
Number of Years for the New Loan	15

Asset Summary – Qualified Plan Additions

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my documents/money tree software/total planning system/data.vdb4

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden Years Report Exp

Scenario Name : Retire at 65 Location : Asset Summary

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
- Assumptions
- Asset Details
- Asset Summary**
- Dependents
- Estate
- Income
- Tax Data
- Liabilities
- Insurance
- Personal Expenses
- Rental Real Estate
- Survivor
- Stock Options
- Financial Goals
- Monte Carlo

Summary Risk / Financial Attitudes **Qualified Plan Additions** Allocation Rate Changes Acc

Qualified Plan Additions

To use the maximum allowable qualified plan additions, indicate the type of plan using the drop down below. This selection will be used in addition to any additions shown as monthly deposits. Please be careful not to duplicate contribution amount. These contributions will be in addition to entries made Asset Details: Monthly Additions / Withdrawals.

Individual 1 401(k) Plan

Individual 2

Roth IRA

Maximize Roth IRA contributions:

Individual 1 ☒

Individual 2 ☒

Qualified Plan Schedule for Maximum Contributions

Year	401(k), Roth 401(k), 403(b)...	Simple	IRA, Roth IRA (a)	PS, Keogh, SEP, Ott
2010	16,500	11,500	5,000	49,000
2011	16,500	11,500	5,000	49,000
2012	*	*	*	*

* Indexed for inflation (enter index rate on Tax Data / File Status/Options tab)

Catch up Provision

If client (or spouse) is age 50 or greater, then the maximum is increased on the following schedule:

Year	401(k), Roth 401(k), 403(b), ...	Simple*	IRA, Roth IRA
2010	5,500	2,500	1,000
2011	5,500	2,500	1,000
2012	*	*	*

* Indexed for inflation (enter index rate on Tax Data / File Status/Options tab)

To use this option, go to the **Qualified Plan Additions** tab and choose the type of plan you are contributing to from the drop-down.

If you want to contribute the maximum each year to a qualified plan, you can let the program calculate this amount based on your income and contribute it automatically.

Note: If you maximize contributions in this tab, any additions you make in the **Asset Details** tab will be added *on top* of your maximum allowable contribution.

Dependents - All Dependents Tab

TOTAL Planning Suite 5.0 - file:///c:/users/terrie/money tree software/total planning system/data.vdt

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden Year

Scenario Name: Retire at 65 Location: Dependents

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
- Assumptions
- Asset Details
- Asset Summary
- Dependents**
- Estate
- Income
- Tax Data

All Dependents

Percent of college costs parents plan to pay 100.00%

Inflation rate for education expenses 5.50%

Rate of return after tax of education funds 6.00%

☒ Deduct education expenses from savings/investment assets

Name	Age	First Year of School
Andy	12	2016
Bonnie	9	2020

Add Dependent

The “Deduct education expenses from savings/investment assets” box determines whether college costs are deducted from the parents’ assets.

This section is also used to calculate college expenses, current college savings and monthly deposits.

Use this screen to enter the names and ages of dependent children. Children entered are picked up as dependents for tax calculations.

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
- Assumptions
- Asset Details
- Asset Summary
- Dependents**
- Estate
- Income

All Dependents

First Name M. I. Last Name

Name <First Name>

Social Security #

Dependent Until Age 19

First Year of College 0

of Years of College 0

Type of School Public

Funds Available \$0

Annual College Cost \$10,000

Monthly Savings \$0

Birth Date 11/28/2011

Calculate First Year of Attendance

College Cost Estimator

Dependents - College Cost Estimator

Select Scenario

Retire at 65

Real Estate

Data Entry

Allen Abbett

Assumptions

Asset Details

Asset Summary

Dependents

Estate

Income

All Dependents

Andy

Bonnie

<First Name>

First Name

M. I.

Last Name

Name

<First Name>

Social Security #

Birth Date

11/28/2011

0

Dependent Until Age

19

First Year of College

0

Calculate First Year of Attendance

of Years of College

0

Type of School

Public

Funds Available

\$0

Annual College Cost

\$10,000

College Cost Estimator

Monthly Savings

\$0

The College Cost Estimator is a great tool for computing education costs.

You can select the state, school, housing, and other expenses.

College Cost Estimator

Click Checkboxes To Select States:

☐ Michigan
☐ Minnesota
☐ Mississippi
☐ Missouri
☐ Montana
☐ Nebraska
☐ Nevada
☐ New Hampshire
☐ New Jersey
☐ New Mexico
☐ New York
☐ North Carolina
☐ North Dakota
☐ Ohio
☐ Oklahoma
☒ Oregon
☐ Pennsylvania
☐ Puerto Rico
☐ Rhode Island
☐ South Carolina
☐ South Dakota
☐ Tennessee
☐ Texas
☐ Utah
☐ Vermont
☐ Virginia
☐ Virgin Islands
☐ Washington
☐ West Virginia
☐ Wisconsin

Select All

Clear All

Estimate Options

☒ In State Tuition
☐ Out of State Tuition

☒ Add Housing Costs
☐ Add 0.00% Percent of Tuition for Other Expenses
☐ Add \$0 for Other Expenses

Estimated Costs

15,100

School Name	State	City	In State	Out of State	Housing	Web Site
Lewis & Clark College	OR	Portland	36650	36650	9650	http://www.lclark.edu/
Linfield College	OR	McMinnville	30600	30600	8550	http://www.linfield.edu/
Marylhurst University	OR	Marylhurst	17750	17750	0	http://www.marylhurst.edu/
Northwest Christian U...	OR	Eugene	22900	22900	7100	http://www.northwestchristian.edu/
Oregon Institute of Te...	OR	Klamath Falls	7350	20050	8600	http://www.ok.edu/
Oregon State University	OR	Corvallis	6750	19650	8350	http://oregonstate.edu/
Pacific Northwest Coll...	OR	Portland	24300	24300	8000	http://www.pnca.edu/
Pacific University	OR	Forest Grove	31700	31700	8500	http://www.pacificu.edu/
Portland State University	OR	Portland	6750	21200	9150	http://www.pdx.edu/
Reed College	OR	Portland	39700	39700	10250	http://web.reed.edu/
Southern Oregon Univ...	OR	Ashland	6250	19900	8450	http://www.sou.edu/
University of Oregon	OR	Eugene	7450	23700	8950	http://www.uoregon.edu/
University of Portland	OR	Portland	32450	32450	9550	http://www.uofport.edu/
Warner Pacific College	OR	Portland	17600	17600	7000	http://www.warnerpacific.edu/
Corban College	OR	Salem	24400	24400	7700	http://www.corban.edu/
Western Oregon Univ...	OR	Monmouth	6850	18950	8450	http://www.wou.edu/
Willamette University	OR	Salem	37350			

Select All

Clear All

Open Selected School Website

Income – Earned Income

Use the **Income** tab to show salary and wages for each individual.

Self Employment wages entered will have FICA calculated at the self-employed rate

Scenario Name : Retire at 65 Location : Income

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
 - Assumptions
 - Asset Details
 - Asset Summary
 - Dependents
 - Estate
 - Income**
 - Tax Data
 - Liabilities
 - Insurance
 - Personal Expenses
 - Rental Real Estate

Income Data (Annual Amounts)

Income Type	Current Age	Increase %	Tax \$	Cash Flow \$	Disability \$	Survivor \$
Indiv 1 Salary and Wages		3.00%	\$65,000	\$65,000	\$65,000	\$65,000
Indiv 1 Self Employment		0.00%	\$0	\$0	\$0	\$0
Indiv 2 Salary and Wages						
Indiv 2 Self Employment						

Use table below for future changes given Allen's Current Age of 51 and Retire Age of 65

Age	Increase %	Tax \$	Cash Flow \$	Disability \$	Survivor \$	
54	3.00%	\$75,000	\$75,000	\$75,000	\$75,000	X
57	0.00%	\$0	\$0	\$0	\$0	X
60				\$0	\$80,000	X
63				\$0	\$0	X
66						X

The **Tax \$** column determines what portion of wages are entered into tax calculations. This column can be reduced for HSA accounts or other pre-tax deductions.

Cash Flow \$ is the amount that will be shown as cash flow for spending purposes.

Disability \$ is the amount this individual would continue to earn if their spouse becomes disabled. (This shows up only on the Disability reports.)

Survivor \$ is the amount this individual would continue to earn if their spouse dies. (This shows up only on the Survivor and Insurance reports.)

Income - Social Security

Use the “NOT qualified to receive SS benefits” checkbox to turn off Social Security benefit calculations.

For Easy Money reports, you can set the portion of SS that is taxable or let the system compute by leaving this set to 0%.

Retirement Social Security Benefits

Check if NOT qualified to receive SS benefits ☐ Indiv. 1 ☐ Indiv. 2

Percent of computed SS benefit to show on report 100.00% 100.00%

Social Security benefit increase rate (SS cola rate) 2.00%

Portion of SS benefit assumed to be taxable 0% (Easy Money only)

Social Security (Monthly Amounts)

Leave the following fields blank to use calculated Social Security benefits based on client's age and income level.

- If retirement age is less than 62, Social Security benefits will start at age 62, otherwise benefits will start at retirement age.
- If any other starting age is desired, enter the desired age in the first column, and enter the desired amount in the appropriate columns.
- If change in amount is planned at any age in the future, indicate with a new age in the age change table.
- If the start age for Social Security benefits is after the client's retirement age AND after age 62, enter a value of 1 in the fields for Tax \$ and Cash Flow \$ at age 62. Then in the next row, enter the actual starting age (e.g. 66), and enter a 0 under the appropriate columns to calculate the benefit automatically or enter the actual expected benefit.

Income Type Use table below for future changes given Allen's Current Age of 51 and Retire Age of 65

Age	Tax \$	Cash Flow \$	Disability \$	Survivor \$
*				

TOTAL Planning will calculate Social Security benefits based on the individual's current earned income if no benefit is entered.

If you know the amount of benefit and would like to manually enter it, put the monthly benefit in the age table at the bottom.

Income – Social Security

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my documents/money tree softwa

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden Years Rep

Scenario Name : Retire at 65 Location : Income

Select Scenario

Retire at 65
Real Estate

Data Entry

Allen Abbott

Assumptions

Asset Details

Asset Summary

Dependents

Estate

Income

Tax Data

Liabilities

Insurance

Personal Expenses

Rental Real Estate

Survivor

Stock Options

Financial Goals

Monte Carlo

Earned Income Social Security Pensions Other Income / Expenses

Retirement Social Security Benefits

Check if NOT qualified to receive SS benefits ☐ Indiv. 1 ☐ Indiv. 2

Percent of computed SS benefit to show on report 100.00% 100.00%

Social Security benefit increase rate (SS cola rate) 2.00%

Portion of SS benefit assumed to be taxable 0% (Easy Money c

Social Security (Monthly Amounts)

Leave the following fields blank to use calculated Social Security benefits based on client

- If retirement age is less than 62, Social Security benefits will start at age 62, otherw
- If any other starting age is desired, enter the desired age in the first column, and e
- If change in amount is planned at any age in the future, indicate with a new age in t
- If the start age for Social Security benefits is after the client's retirement age AND a

and Cash Flow \$ at age 62. Then in the next row, enter the actual starting age (e.g. to calculate the benefit automatically or enter the actual expected benefit.

Income Type

Indiv 1 Social Security

Indiv 2 Social Security

Use table below for future changes given Allen's Current Age of 51 and Retire Age of 65

Age	Tax \$	Cash Flow \$	Disability \$	Survivor \$
62	\$1	\$1	\$0	\$0
66	\$1,250	\$1,250	\$1,250	\$1,250
*				

(Age) - Starting age or change age.
(Tax \$) - Amount to use for the Taxable Income report.
(Cash Flow \$) - Amount to use for the Cash Flow report.

The program will automatically start Social Security benefits at normal retirement age.

If you need to start at a later age, you must put age 62 on the first line and \$1 in each of the boxes.

Put the age you wish to start benefits on the second line and enter the dollar amount of the benefit (or leave \$0 for the program to calculate.)

Income - Pensions

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my documents/money tree software/total planning system/data.vdb4

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden

Scenario Name : Retire at 65 Location : Income

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
 - Assumptions
 - Asset Details
 - Asset Summary
 - Dependents
 - Estate
 - Income**
 - Tax Data
 - Liabilities
 - Insurance
 - Personal Expenses

Earned Income Social Security **Pensions** Other Income / Expenses

Pensions

Individual 1 Benefit 1
Individual 1 Benefit 2
Individual 2 Benefit 1
Individual 2 Benefit 2

Owner Individual 1 ☐ State Tax Exempt

Plan Name Individual 1 Benefit 1

Survivor benefit as a % of pension (for retirement reports) 50.00%

Amount payable \$/mo to survivor now (for survivor reports) \$500

Use table below for future changes given Allen's Current Age of 51 and Retire Age of 65

	Age	Monthly Benefit	Increase %	Increase \$ Amt	
▶	65	\$1,000	2.00%	\$0	X
*					X

(Age) - Starting age or change age.
(Monthly benefit) - Monthly pension benefit expected.
(Increase %) - Increase rate (COLA cost of living adjustment) either before or after pension starting age.
(Increase \$ Amt) - Increase amount - used to indicate a specific dollar amount that increases the monthly benefit each year (not compounded). Overrides any Percent increase rate entered.

Two pensions
can be entered
for each
individual.

Income – Other Income / Expense

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my documents/money tree software/total planning system/data.vdb4

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden Y

Scenario Name : Retire at 65 Location : Income

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
 - Assumptions
 - Asset Details
 - Asset Summary
 - Dependents
 - Estate
 - Income**
 - Tax Data

Earned Income Social Security Pensions **Other Income / Expenses**

Other Income and Expenses

Deferred comp
Inheritance
Carla
Sale of equipment
Gift to kids
Extended travel

+ Add Income / Expense - Delete

Description Sale of equipment

	Annual \$ Amount	Increase %	Survivor 1 \$	Survivor 2 \$	Taxable %
Current Age	\$0	2.00%	\$0	\$0	0.00%

Use table below for future changes given Allen's Current Age of 51 and Retire Age of 65

Age	Annual \$ Amount	Increase %	Survivor 1 \$	Survivor 2 \$	Taxable %	
62	\$20,000	2.00%	\$0	\$0	0.00%	X
63	\$0	0.00%	\$0	\$0	0.00%	X
*						X

Use the **Other Income/Expenses** section for one-time or special items.

Although Easy Money does not apply pre-retirement cash flow shortages and surpluses to asset balances, items entered in **Other Income/Expenses** *do* affect assets. If you are using Easy Money and enter pre-retirement income items that are being spent instead of added to assets, you will need to show the corresponding expenses as Other Expense to offset the income.

Tax Data – Tax Data Tab

Most income tax items are picked up automatically from other entries. Use Tax Data to enter only items that are not already in other sections (such as rental income or capital loss carry-forward.)

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my documents/mo

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report

Scenario Name : Retire at 65 Location : Income Tax

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
 - Assumptions
 - Asset Details
 - Asset Summary
 - Dependents
 - Estate
 - Income
 - Tax Data**
 - Liabilities
 - Insurance
 - Personal Expenses
 - Rental Real Estate

Tax Data

File Status / Options Itemized Deductions Current Year Overviews

Tax Data (Annual Amounts)

Tax Data Type:

- Schedule D Capital Gain/(Loss)
- Schedule E Passive Gain/(Loss)
- Other Taxable Income/(Loss)
- Other Non-Taxable Income
- Adjustments to Federal Income (+/-)
- AMT Preference Income Items
- Other Federal Tax or (Credit)
- State Taxable Income (+/-)
- Other State Tax or (Credit)

Current Year

Tax Report	Cash Flow	Disability
(\$120,000)	\$0	\$0

Use table below for future changes given Allen's Current Age of 51 and Retire Age of 65 (Golden Years only)

Age	Tax Report	Cash Flow	Disability
52	\$0	\$0	\$0
*			

(Age) - Starting age or change age.
(Tax Report) - Amount to be shown on the Income Tax report.
(Cash Flow) - Amount to be included on the Cash Flow report.
(Disability) - Amount this individual will earn for the Disability report.

Memo

Capital Loss Carry-Forward

Tax Data – File Status/Options

Preliminary entries for Tax Filing Status and Number of exemptions are computed from entries in other sections. You can change these if they do not reflect your client's situation.

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/...

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks

Scenario Name : Retire at 65 Location : Income Tax

Select Scenario

- Retire at 65
Real Estate

Data Entry

- Allen Abbett
 - Assumptions
 - Asset Details
 - Asset Summary
 - Dependents
 - Estate
 - Income
 - Tax Data**
 - Liabilities
 - Insurance
 - Personal Expenses

Tax Data File Status / Options Itemized Deductions Current Year Overrides

Federal Tax Data

Index Rate for Federal Tax Tables/Exemptions 0.00%

Income tax sunset provision takes effect (pre-2001 rates re-instated in 2013) No Sunset

Tax Filing Status Joint

Number of Exemptions 4 Update Exemptions

Number Over 64 or Blind (for increased standard deduction) 0

FICA Tax

☐ Individual 1 Wages Exempt ☐ Individual 2 Wages Exempt

State Tax Data

State For Tax Purposes Now Oregon

Age to Change to Another State (Golden Years) 0

State to Use After Age Change

Optional Tax Rate *(Easy Money Only)

	Ordinary Income	Div/CapGain
Before Retirement	0.00%	15.00%
After Retirement	0.00%	15.00%

* Includes state tax

Other Adjustments

Self E Alimony

State Tax taxes will only be computed if you set the State For Tax Purposes Now in **Tax Data** and also set your state tax rates in **Tools > Settings/Defaults**.

Tax Data – Itemized Deductions

Items such as charitable contributions, medical expenses and property taxes can be entered as Itemized Deductions instead of Personal Expenses.

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my document

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money R

Scenario Name : Retire at 65 Location : Income Tax

Select Scenario

Retire at 65
Real Estate

Data Entry

Allen Abbett

Assumptions

Asset Details

Asset Summary

Dependents

Estate

Income

Tax Data

Liabilities

Insurance

Personal Expenses

Tax Data File Status / Options Itemized Deductions Current Year Overrides

Itemized Deductions (Annual Amounts)

Itemized Deduction Type:

- Charitable Contributions
- Medical Expenses
- Miscellaneous
- Other Deductible Interest
- Other Tax (non property/state)
- Property Tax

	% of Gross	Annual \$ Amount	% Increase
Current Age	0.00%	\$2,500	5.00%
Retirement Age	0.00%	\$3,500	5.00%

Use table below for future changes given Allen's Current Age of 51 and Retire Age of 65

Age	% of Gross	Annual \$ Amount	% Increase
84	0.00%	\$15,000	4.50%

(Age) - Starting age or change age.
(% of Gross) - Deduction as percent of gross income
(Annual \$ Amount) - Annual dollar amount

Items entered in Itemized Deductions are picked up as expenses for Cash Flow and also used for tax calculations.

Liabilities

Enter liabilities for items such as credit cards, mortgages and auto loans in Liabilities.

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my do

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy M

Scenario Name : Retire at 65 Location : Liabilities

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbett
 - Assumptions
 - Asset Details
 - Asset Summary
 - Dependents
 - Estate
 - Income
 - Tax Data
 - Liabilities**
 - Insurance
 - Personal Expenses
 - Rental Real Estate
 - Survivor
 - Stock Options

Liabilities Summary

+ Add Liability - Delete Liability Clear Liability Filter

Description	Type	Account Balance	
Corvallis home	Residence Mortgage	\$72,000	X
Mazda loan	Auto Loans	\$4,300	X
Provident	Credit Cards	\$2,250	X
Wells Fargo	Credit Cards	\$1,640	X

Description: Corvallis home
Type: Residence Mortgage
Residence Asset:
Owed To: BofA
Owned By: Community Property
Payoff at death?: Both Deaths
Purpose:
Date Opened: 11/20/2002
Original Amount: \$100,000
Current Balance: \$72,000
* Mo Payment (P & I Only): \$840
Interest Rate: 8.3700%
Balloon Payoff Age (Indiv 1): 0
☒ Interest Tax Deductible?
ts may be included.

Interest can be deducted from taxes by using the checkbox.

For residence mortgages, you can tie the liability back to the asset by using the Residence Asset drop-down box.

Liabilities

Using the Current Balance, Monthly Payment and Interest Rate, the program will calculate an amortization schedule for your loan. The loan expense will be automatically stopped at payoff.

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my doc

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Mo

Scenario Name : Retire at 65 Location : Liabilities

Select Scenario

Retire at 65
Real Estate

Data Entry

Allen Abbett

Assumptions

Asset Details

Asset Summary

Dependents

Estate

Income

Tax Data

Liabilities

Insurance

Personal Expenses

Liabilities Summary

Add Liability Delete Liability Clear Liability Filter

Description	Type	Account Balance
Corvallis home	Residence Mortgage	\$72,000
Mazda loan	Auto Loans	\$4,300
Provident	Credit Cards	\$2,250
Wells Fargo	Credit Cards	\$1,640

Description: Corvallis home

Type: Residence Mortgage

Residence Asset:

Owed To: BofA

Owed By: Community Property

Payoff at death?: Both Deaths

Date Opened: 11/20/2002

Original Amount: \$100,000

Current Balance: \$72,000

* Mo Payment (P & I Only): \$840

Interest Rate: 8.3700%

Balloon Payoff Age (Indiv 1): 0

☒ Interest Tax Deductible?

*Additional principal payments may be included.

“Payoff at death” option is used only in the Easy Money insurance reports.

If the loan is to be paid off early, you can use the Balloon Payoff Age. The payoff balance will be calculated as an additional expense for that year.

Loans payments for the *liabilities* entered in this section are added to cash flow as an expense.

Insurance – Life Insurance

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my documents/money tree software/total planning system/c

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden Years Report Express Reports

Scenario Name : Retire at 65 Location : Insurance

Select Scenario

Life Insurance Life Summary Misc. Insurance Disability / Long-Term Care

All Policies

Suppress Life Insurance Benefits on Retirement Report? ☐ Individual 1 ☐ Individual 2

☐ Include cash values in Asset Allocation and Liquidity reports?

☐ Insurance Needed: Make lower limit equal to Immediate Cash Need (on Survivor Estimate report)

+ Add Policy - Delete Policy

Description	Type	Insured	Face Amount	Premium	Cash Value	
WL	Permanent	Individual 1	\$60,000	\$650	\$2,850	X
5 year term	Term (personal)	Individual 2	\$175,000	\$375	\$0	X
Walton Group	Term (personal)	Individual 2	\$20,000	\$0	\$0	
Whole Life	Permanent	Individual 1	\$100,000	\$1,900	\$12,450	

(Premium) - Annual Premium
(Face Amount) - Face amount of the policy (if UL, VUL with CV entered as an asset, then net benefit)
(Cash Value) - Cash value on permanent policy

General Worksheet

Description	WL	Current Annual Premium	\$650
Type	Permanent	Current Face Amount	\$60,000
Company	NWML	Current Cash Value	\$2,850
Insured	Individual 1	Retirement Annual Premium	\$650
Beneficiary		Retirement Face Amount	\$60,000
Owner		Retirement Cash Value	\$32,500
Policy Number		Current Loan Amount	\$0
Memo			

Click
[Add Policy]
to enter life
insurance.

Premiums are included in
cash flow as an expense.

To have insurance
appear after
retirement, you
will have to enter
a Retirement Face
Amount.

Insurance – Worksheet Tab

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my documents/money tree software/total planning system

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden Years Report Express Reports

Scenario Name : Retire at 65 Location : Insurance

Select Scenario

- Retire at 65
- Real Estate

Data Entry

- Allen Abbott
 - Assumptions
 - Asset Details
 - Asset Summary
 - Dependents
 - Estate
 - Income
 - Tax Data
 - Liabilities
 - Insurance**
 - Personal Expenses
 - Rental Real Estate
 - Survivor
 - Stock Options
 - Financial Goals
 - Monte Carlo

Life Insurance Life Summary Misc. Insurance Disability / Long-Term Care

All Policies

Suppress Life Insurance Benefits on Retirement Report? ☐ Individual 1 ☐ Individual 2

☐ Include cash values in Asset Allocation and Liquidity reports?

☐ Insurance Needed: Make lower limit equal to Immediate Cash Need (on Survivor Estimate report)

+ Add Policy - Delete Policy

Description	Type	Insured	Face Amount	Premium	Cash Value	
WL	Permanent	Individual 1	\$60,000	\$650	\$2,850	X
5 year term	Term (personal)	Individual 2	\$175,000	\$375	\$0	X
Walton Group	Term (personal)	Individual 2	\$20,000	\$0	\$0	X
Whole Life	Permanent	Individual 1	\$100,000	\$1,900	\$12,450	X

(Premium) - Annual Premium
(Face Amount) - Face amount of the policy (if UL, VUL with CV entered as an asset, then net benefit)
(Cash Value) - Cash value on permanent policy

General Worksheet

Use table below for future changes given Betty's Current Age of 49 and Retire Age of 65

Age	Premium	Face Amount	
59	\$1,120	\$75,000	X
64	\$2,315	\$75,000	X
69	\$0	\$0	X
*			X

(Premium) - Annual Premium
(Face Amount) - Face amount of the policy (if UL, VUL with CV entered as an asset, then net death benefit)
(Cash Value) - Cash value on permanent policy

Use the Worksheet tab to enter changes such as an end to term insurance or changes in premium amounts

Insurance – Misc. Insurance

TOTAL Planning Suite 5.0 - file:///c:/documents and settings/terrie/my documents/money tree software/total planning system/da

File Tools Report Selection Help

Open Client List New Scenario Open Scenario Scenario Tasks Easy Money Report Golden Years Report

Scenario Name : Retire at 65 Location : Insurance

Select Scenario

Retire at 65
Real Estate

Data Entry

Allen Abbett

Assumptions
Asset Details
Asset Summary
Dependents
Estate
Income
Tax Data
Liabilities
Insurance
Personal Expenses
Rental Real Estate
Survivor
Stock Options
Financial Goals

Life Insurance Life Summary Misc. Insurance Disability / Long-Term Care

+ Add Policy - Delete Policy

Description	Type	Insured	Premium
Indiv1 Auto Premium	Auto	Individual 1	\$200
Indiv1 Disability Premium	Disability	Individual 1	\$450
Indiv1 Other Premium	Homeowners, P&C, Other	Individual 1	
Indiv2 Auto Premium	Auto	Individual 2	

General Worksheet

Description: Indiv1 Other Premium
Type: Homeowners, P&C, Other
Company:
Insured: Individual 1

Current Annual Premium: \$385
Inflation Rate*: 0.00%

* If no inflation rate is entered, then personal expense inflation rate will be applied to Auto, Medical and Homeowners/P&C premiums

Memo

Use this section for policies such as auto, homeowners, disability and medical.

The worksheet tab can be used to make future changes to premiums.

Premiums are included in cash flow as an expense.

Personal Expenses

Personal expenses can be entered individually or as a single miscellaneous expense.

The list of expenses at the top of the screen will show you a summary of your entries.

To edit an expense, select the line item in the list above.

Once the expense is highlighted, look below the list of expenses, this is where you will make your changes to input.

Enter either a monthly or yearly amount, but not both (this will double the expense.)

documents/money tree software/total plan

Money Report Golden Years Report Express

Scenario Name : Retire at 65 Location : Personal Expenses

Select Scenario

- Retire at 65
- Real Estate

Data Entry

Allen Abbett

- Assumptions
- Asset Details
- Asset Summary
- Dependents
- Estate
- Income
- Tax Data
- Liabilities
- Insurance
- Personal Expenses**
- Rental Real Estate
- Survivor
- Stock Options
- Financial Goals
- Monte Carlo

+ Add Item - Delete Item Auto Fill Rates

Expense	Current Age Expenses			Retirement Age Expenses			Percent for Disability/Survivor Reports*		
	Description	Monthly \$	Annual \$	Increase %	Monthly \$	Annual \$	Increase %	Disability %	Survivor %
Miscellaneous Expense	\$1,200	\$0	3.91%	\$800	\$0	5.21%	80%	80%	X
Rent or lease payments (not mor...	\$0	\$0	3.60%	\$0	\$0	3.60%	80%	80%	X
Food and Household Expenses	\$600	\$0	3.60%	\$400	\$0	3.60%	80%	80%	X
Groceries	\$0	\$0	3.60%	\$0	\$0	3.60%	80%	80%	X
Household Supplies	\$0	\$0	3.60%	\$0	\$0	3.60%	80%	80%	X
Eating Out	\$0	\$0	3.60%	\$0	\$0	3.60%	80%	80%	X
	\$2,920	\$7,200		\$2,270					

Do not include itemized deductions, debt payments or insurance premiums

* Percent for Disability/ Survivor - Percent of current amount to be used in the Disability or Survivor reports

Description Disability % Survivor %

Miscellaneous Expense 80.00% 80.00%

Monthly \$ Annual \$ Increase %

Current Age: \$1,200 \$0 3.91%

Retirement Age: \$800 \$0 5.21%

Use table below for future changes given Allen's Current Age of 51 and Retire Age of 65

Age	Monthly \$	Annual \$	Increase %
66	\$4,695	\$0	3.56%
	\$400	\$0	3.00%

(Age) - Starting age or change age.
 (Monthly \$) - Amount of the expense paid monthly
 (Annual \$) - Amount of the expense paid annually (or annual total of quarterly or other frequency)
 (Increase %) - Annual increase rate to be applied to

Personal Expenses

Enter a current amount and a retirement amount per month or year.

These are entered in the Current Age and Retirement Age boxes in the center of the screen for each expense.

The percentage of each expense needed if one individual is disabled is entered in the Disability Pct box.

The percentage of each expense needed if one individual dies is entered in the Survivor Pct box.

A summary of all expenses appears in the Summary (Current and Retirement Age) box.

Future changes for each expense can be entered in the age change table at the bottom.

Real Estate

Data Entry

Allen Abbett

- Assumptions
- Asset Details
- Asset Summary
- Dependents
- Estate
- Income
- Tax Data
- Liabilities
- Insurance
- Personal Expenses**
- Rental Real Estate
- Survivor
- Stock Options
- Financial Goals
- Monte Carlo

Expense		Current Age Expenses			Retirement Age Expenses			Reports	
Description	Monthly \$	Annual \$	Increase %	Monthly \$	Annual \$	Increase %	Disability %	Survivor %	
Miscellaneous Expense	\$1,200	\$0	3.91%	\$800	\$0	5.21%	80%	80%	
Rent or lease payments (not mor...	\$0	\$0	3.60%	\$0	\$0	3.60%	80%	80%	
Food and Household Expenses	\$600	\$0	3.60%	\$400	\$0				
Groceries	\$0	\$0	3.60%	\$0	\$0				
Household Supplies	\$0	\$0	3.60%	\$0	\$0				
Eating Out	\$0	\$0	3.60%	\$0	\$0				
	\$2,920	\$7,200		\$2,270	\$6,450				

Do not include itemized deductions, debt payments or insurance premiums in this section.

* Percent for Disability/ Survivor - Percent of current amount to be used in the Disability or Survivor Reports.

Description: Miscellaneous Expense

Disability %: 80.00% Survivor %: 80.00%

Current Age: Monthly \$ 1,200 Annual \$ 0 Increase % 3.91%

Retirement Age: Monthly \$ 800 Annual \$ 0 Increase % 5.21%

Use table below for future changes given Allen's Current Age of 51 and Retire Age of 65

Age	Monthly \$	Annual \$	Increase %
66	\$4,695	\$0	3.56%
67	\$4,400	\$0	3.00%

(Age) - Starting age or
(Monthly \$) - Amount of
(Annual \$) - Amount of
(Increase %) - Annual

Total Expense Summary

Current Age: 42,240 Retirement Age: 33,690

You're finished!

With the data you have entered, you can use the icons at the top of the screen to run an Golden Years or Easy Money report and review your clients' plan.

The screenshot displays the Money Tree Software interface. At the top, a menu bar includes 'File', 'Tools', 'Report Selection', and 'Help'. Below this, a toolbar contains icons for 'Open Client List', 'New Scenario', 'Open Scenario', 'Scenario Tasks', 'Easy Money Report', 'Golden Years Report', and 'Express Reports'. Two arrows point from the text above to the 'Easy Money Report' and 'Golden Years Report' icons. The main window shows 'Scenario Name : Retire at 65' and 'Location : Assumptions'. A left sidebar has a 'Select Scenario' section with 'Retire at 65' and 'Real Estate' options, and a 'Data Entry' section with 'Estate', 'Income', 'Tax Data', 'Liabilities', 'Insurance', and 'Personal Expenses' options. The main content area has tabs for 'Scenario Information', 'Retirement Assumptions', 'Surplus Allocation', 'Other Assumptions', and 'Report Options'. The 'Scenario Information' tab is active, showing 'Scenario Report Titles' with fields for 'Cover Page Date' (1/10/2011), 'Scenario' (Retire at 65), 'Allen and Betty Abbott', and 'Securities offered by Asset Advisors'. Below this is a 'Valuation Date' section with a checkbox for 'Show alternate valuation date for Net Worth report' and a 'Date' field (12/31/2010). At the bottom is an 'Ages' table with columns for 'Individual 1' and 'Individual 2'.

	Individual 1	Individual 2
Retire Age	65	65
Life Exp	97	97

If you ever get stuck when inputting data, be sure to try the [F1] key to go directly to the help page you need.

As you become more familiar with the program, you will find more detailed options to customize your plans to your clients' specific situations.

**End of the
Getting A Fast Start with
TOTAL Planning Suite Tutorial**