

Prorated Items in Monthly Simulation

Items that **ARE** prorated in monthly simulation:

- All Property Growth
- All Investment Growth
- Business Growth
- All Annuity Income
- Transfer Flows
- Living Expenses
- Other Expenses
- All insurance premiums except life insurance
- Taxes paid - prorated in the cash flow report but not in the income tax report
- Income (including SS) - prorated in the cash flow report but not in the income tax report. Salary is also prorated in the year of retirement
- Qualified plan contributions that are a percentage of Salary
- Loan payments
(select a monthly payment frequency)
- All Mortgages
(select a monthly payment frequency)
- Notes Receivable payments
(select a monthly payment frequency)
- "Maximum" Qualified Plan contributions
- Planned Gifts

Items that **ARE NOT** prorated in monthly simulation:

- Rental Property Income and Expenses
- Business/ Trust Income and Expenses
- Life Insurance premiums
(advisors can use the schedule called "from basic policy illustration" to reflect a prorated premium)
- Growth on stock options
- Required minimum distributions from retirement accounts
- Buy/Sell Transactions
- Stock Options Vesting, Exercising and Selling
(happen at the dates noted, not grouped annually and prorated monthly, only taxes are prorated in Cash Flow)

**as of 7/22/16

