

What If Worksheet

This Worksheet allows you to analyze and compare the results of one or more scenarios that you created by varying the Plan assumptions.

| Goals | Estimated % of Goal Funded | | | |
|--------------------------------|----------------------------|------------|--------------------|------------|
| | Current Scenario | | What If Scenario 1 | |
| | Average Return | Bad Timing | Average Return | Bad Timing |
| Need | 100% | 84% | 100% | 100% |
| 10 Basic Living Expense | | | | |
| 10 Health Care | | | | |

Safety Margin (Value at End of Plan)

| | | | | |
|----------------------------------|-------|-----|---------|---------|
| Current dollars (in thousands) : | \$168 | \$0 | \$2,252 | \$1,083 |
| Future dollars (in thousands) : | \$500 | \$0 | \$6,709 | \$3,227 |

| Monte Carlo Results | Likelihood of Funding All Goals | | | |
|---------------------|---------------------------------|--|--|--|
|---------------------|---------------------------------|--|--|--|

Your Confidence Zone: 70% - 90%



| | | |
|------------------|-------------|-------------|
| Total Spending : | \$3,219,739 | \$3,219,739 |
|------------------|-------------|-------------|

| Key Assumptions | Current Scenario | What If Scenario 1 |
|---------------------|--|--|
| Stress Tests | | |
| Method(s) | Bad Timing Program Estimate Years of bad returns: 2037: -0.88% 2038: -16.85% | Bad Timing Program Estimate Years of bad returns: 2037: -4.00% 2038: -24.86% |

• Indicates different data between the Scenario in the first column and the Scenario in any other column.

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What If Worksheet

| Key Assumptions | Current Scenario | | What If Scenario 1 |
|--|------------------|---|--------------------|
| Hypothetical Average Rate of Return | | | |
| Before retirement portfolio set : | | • | EWM2021 |
| Portfolio : | Current | • | M |
| Entered Return : | N/A | | N/A |
| Composite Return : | 6.58% | • | 7.84% |
| Composite Standard Deviation : | 7.91% | • | 11.58% |
| Total Return Adjustment : | 0.00% | | 0.00% |
| Adjusted Real Return : | 4.23% | • | 5.49% |
| After retirement portfolio set : | | • | EWM2021 |
| Portfolio : | Current | • | M |
| Entered Return : | N/A | | N/A |
| Composite Return : | 6.58% | • | 7.84% |
| Composite Standard Deviation : | 7.91% | • | 11.58% |
| Total Return Adjustment : | 0.00% | | 0.00% |
| Adjusted Real Return : | 4.23% | • | 5.49% |
| Base inflation rate : | 2.35% | | 2.35% |

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What If Worksheet

| Key Assumptions | Current Scenario | What If Scenario 1 |
|-------------------------------|------------------|--------------------|
| Goals | | |
| Basic Living Expense | | |
| Retirement Age | | |
| Ben | 65 | 65 |
| Ima | 63 | 63 |
| Planning Age | | |
| Ben | 92 | 92 |
| Ima | 94 | 94 |
| One Retired | | |
| Ben Retired and Ima Employed | \$0 | \$0 |
| Ima Retired and Ben Employed | \$0 | \$0 |
| Both Retired | | |
| Both Retired | \$86,000 | \$86,000 |
| One Alone - Retired | | |
| Ima Alone Retired | \$86,000 | \$86,000 |
| Ben Alone Retired | \$86,000 | \$86,000 |
| One Alone - Employed | | |
| Ben Alone Employed | \$86,000 | \$86,000 |
| Ima Alone Employed | \$86,000 | \$86,000 |
| Health Care | | |
| Percentage of costs to use : | 100% | 100% |
| Cost determined by Schedule : | See details | See details |

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What If Worksheet

| Key Assumptions | Current Scenario | What If Scenario 1 |
|--------------------------------------|------------------|--------------------|
| Retirement Income | | |
| Social Security | | |
| Select Social Security Strategy | Current | Current |
| Ben | | |
| Filing Method : | Normal | Normal |
| Age to File Application : | 67 | 67 |
| Age Retirement Benefits begin : | 67 | 67 |
| First Year Benefit : | \$40,020 | \$40,020 |
| Ima | | |
| Filing Method : | Normal | Normal |
| Age to File Application : | 67 | 67 |
| Age Retirement Benefits begin : | 67 | 67 |
| First Year Benefit : | \$25,279 | \$25,279 |
| Reduce Benefits By : | 0% | 0% |
| Extra Savings by Tax Category | | |
| Ben's Qualified | | \$0 |
| Ima's Qualified | | \$0 |
| Ben's Roth | | \$0 |
| Ima's Roth | | \$0 |
| Ben's Tax-Deferred | | \$0 |
| Ima's Tax-Deferred | | \$0 |
| Taxable | | \$0 |

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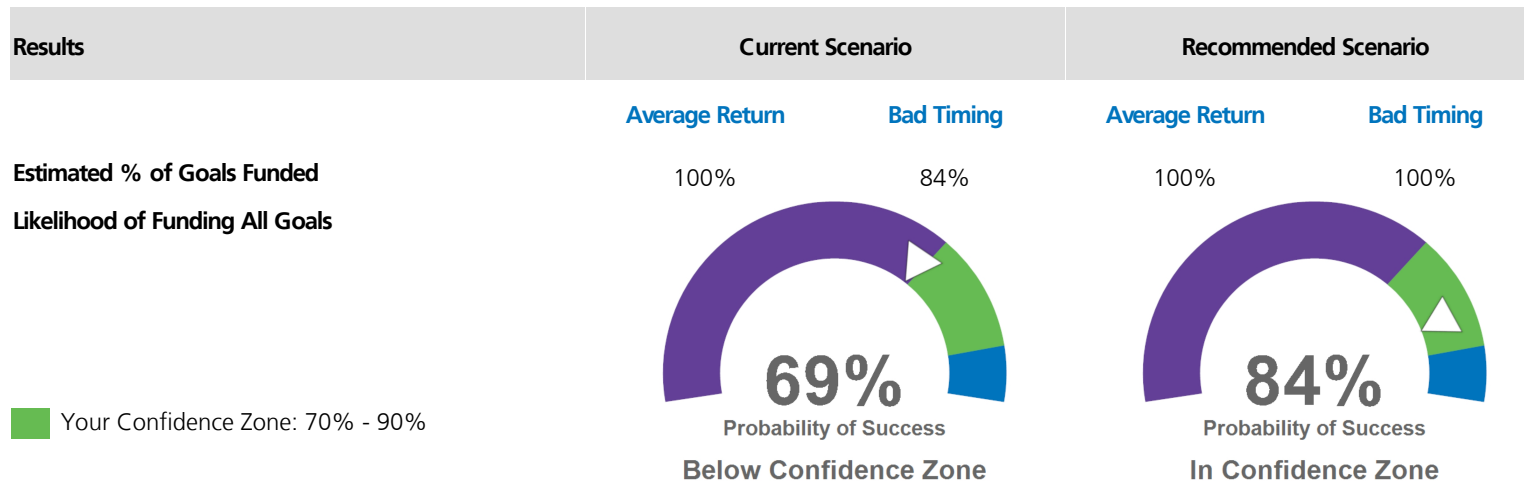
What If Worksheet

| Key Assumptions | Current Scenario | What If Scenario 1 |
|--------------------------------------|------------------|---|
| Cash Reserve | | |
| Include : | | No |
| Your Goal Coverage | | |
| Needs : | | 3 |
| Wants : | | 2 |
| Wishes : | | 1 |
| Minimum Amount in Cash Reserve : | | \$0 |
| Annual offset for Cash Reserve : | | \$0 |
| Selected Allocation : | | Enter Own Return and Standard Deviation |
| Return : | | 0.00% |
| Standard Deviation : | | 0.00% |
| Aspirational Bucket | | |
| Include : | | No |
| Additional : | | \$0 |
| Selected Allocation : | | Enter Own Return and Standard Deviation |
| Return : | | 9.00% |
| Standard Deviation : | | 18.00% |
| Tax Options | | |
| Include Tax Penalties : | Yes | Yes |
| Change Tax Rate? | No | No |
| Year To Change : | | |
| Change Tax Rate by this % (+ or -) : | 0.00% | 0.00% |

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Results - Current and Recommended



| | Current Scenario | What If Scenario 1 | Changes In Value |
|--|------------------|--------------------|------------------|
| 66 Retirement | | | |
| Retirement Age | | | |
| Ben | 65 in 2037 | 65 in 2037 | |
| Ima | 63 in 2037 | 63 in 2037 | |
| Planning Age | | | |
| Ben | 92 in 2064 | 92 in 2064 | |
| Ima | 94 in 2068 | 94 in 2068 | |
| Goals | | | |
| Needs | | | |
| Retirement - Basic Living Expense | | | |
| Both Retired | \$86,000 | \$86,000 | |
| Ima Alone Retired | \$86,000 | \$86,000 | |
| Health Care | | | |
| Ben Medicare / Ima Retired Before Medicare | \$21,578 | \$21,578 | |
| Both Medicare | \$13,267 | \$13,267 | |
| Ima Alone Medicare | \$8,166 | \$8,166 | |

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Results - Current and Recommended

| | Current Scenario | What If Scenario 1 | Changes In Value |
|---|------------------------------------|---------------------|-----------------------|
| Total Spending for Life of Plan | \$3,219,739 | \$3,219,739 | |
|  Savings | | | |
| Total Savings This Year | \$0 | \$0 | |
|  Portfolios | | | |
| Allocation Before Retirement | CURRENT | EWM Moderate | 24% More Stock |
| Percent Stock | 32% | 56% | |
| Composite Return | 6.58% | 7.84% | |
| Worst One-Year Return since 1990 | -14.75% | -25.41% | |
| Composite Standard Deviation | 7.91% | 11.58% | |
| Great Recession Return 11/07 - 2/09 | -8% | -25% | |
| Bond Bear Market Return 7/79 - 2/80 | 1% | 7% | |
| Allocation During Retirement | CURRENT | EWM Moderate | 24% More Stock |
| Percent Stock | 32% | 56% | |
| Composite Return | 6.58% | 7.84% | |
| Worst One-Year Return since 1990 | -14.75% | -25.41% | |
| Composite Standard Deviation | 7.91% | 11.58% | |
| Great Recession Return 11/07 - 2/09 | -8% | -25% | |
| Bond Bear Market Return 7/79 - 2/80 | 1% | 7% | |
| Inflation | 2.35% | 2.35% | |
|  Investments | | | |
| Total Investment Portfolio | \$820,000 (Unclassified 3%) | \$820,000 | |
|  Social Security | | | |
| Social Security Strategy | Current | Current | |

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Results - Current and Recommended

| | Current Scenario | What If Scenario 1 | Changes In Value |
|-------------------------------|------------------|--------------------|------------------|
| Ben | | | |
| Filing Method | Normal | Normal | |
| Age to File Application | 67 | 67 | |
| Age Retirement Benefits Begin | 67 | 67 | |
| First Year Benefit | \$40,020 | \$40,020 | |
| Ima | | | |
| Filing Method | Normal | Normal | |
| Age to File Application | 67 | 67 | |
| Age Retirement Benefits Begin | 67 | 67 | |
| First Year Benefit | \$25,279 | \$25,279 | |

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Plan Summary

Reaching Your Goals

Status



| Net Worth | |
|------------------|--------------------|
| Assets | \$1,255,000 |
| Liabilities | \$250,000 |
| Net Worth | \$1,005,000 |

Results

If you implement the following suggestions, there is a 84% likelihood of funding all of the Financial Goals in your Plan.

Goals

Maintain your Total Goal Spending at \$3,219,739

Ben retires at age 65, in the year 2037.

Ima retires at age 63, in the year 2037.

| Goal | Amount | Changes |
|------|--------|---------|
|------|--------|---------|

Needs

10 Retirement - Basic Living Expense

Both Retired \$86,000

Ima Alone Retired \$86,000

10 Health Care

Ben Medicare / Ima Retired Before Medicare \$21,578

Both Medicare \$13,267

Ima Alone Medicare \$8,166

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Plan Summary

Save and Invest

Status

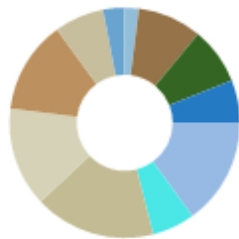
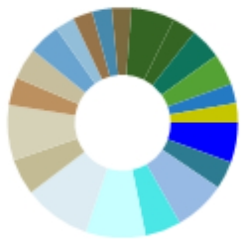
Invest

Consider reallocating your current portfolio

Investment Portfolio Asset Allocation

Current

EWM Moderate



Adjustment needed to match EWM Moderate

| Asset Class | Increase By | Decrease By |
|--------------------------------|------------------|-------------------|
| Cash & Cash Alternatives | | -\$45,750 |
| Short Term Bonds | | -\$32,000 |
| Intermediate Term Bonds | \$63,500 | |
| Long Term Bonds | \$7,700 | |
| Multi Sector | | -\$69,000 |
| Alternative Fixed Income | | -\$77,500 |
| Large Cap Value Stocks | \$97,900 | |
| Large Cap Growth Stocks | \$51,050 | |
| Mid Cap Stocks | \$74,600 | |
| Small Cap Stocks | \$21,150 | |
| International Developed Stocks | | -\$11,650 |
| International Emerging Stocks | | -\$6,100 |
| Commodity | \$51,300 | |
| REIT | | -\$22,500 |
| Allocation | | -\$22,500 |
| Non-US Bonds | \$15,600 | |
| U.S. Bonds | | -\$27,500 |
| Other Bonds | | -\$36,250 |
| Tax Free | | -\$36,250 |
| High Yield | \$26,700 | |
| Unclassified | | -\$22,500 |
| Total : | \$409,500 | -\$409,500 |

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Plan Summary

Social Security

Status

Personal Information

Your Full Retirement Age (FRA) is the age that you would receive 100% of your Primary Insurance Amount (PIA). Depending on the year you were born, your FRA is between 65-67 years old. Taking benefits before or after your FRA will decrease or increase the amount you receive, respectively.

Ben's FRA is 67 and 0 months in 2039.

Ima's FRA is 67 and 0 months in 2041.

Your Primary Insurance Amount (PIA) is the benefit you would receive if you began benefits at your Full Retirement Age (FRA). It is calculated from the earnings on which you paid Social Security taxes, throughout your life.

Ben's estimated annual PIA is \$40,020

Ima's estimated annual PIA is \$25,279

Strategy Information

Ben files a normal application at 67 in 2039.

Ima files a normal application at 67 in 2041.

Using this strategy, your household's total lifetime benefit is estimated to be \$1,807,301 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

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