

Financial Goal Plan

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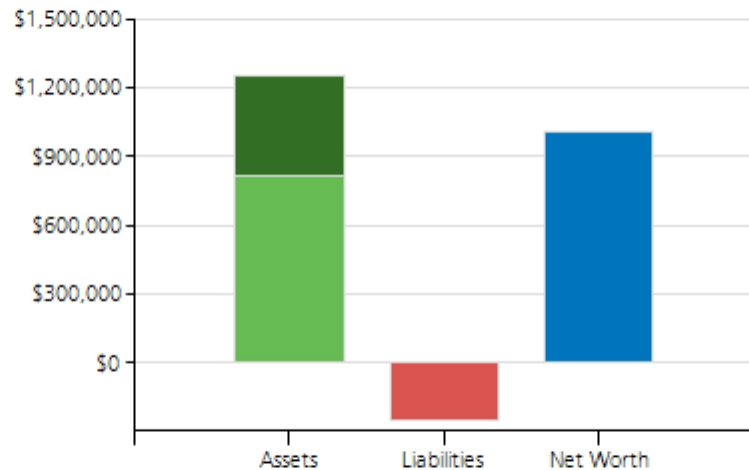
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Summary of Goals and Resources

Net Worth Summary - All Resources

This is your Net Worth Summary as of 03/25/2021. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.



Investment Assets		\$820,000
Other Assets	+	\$435,000
Total Assets		\$1,255,000
Total Liabilities	-	\$250,000
Net Worth		\$1,005,000

Description	Total
Investment Assets	
Employer Retirement Plans	\$450,000
Individual Retirement Accounts	\$275,000
Taxable and/or Tax-Free Accounts	\$95,000
Total Investment Assets:	\$820,000
Other Assets	
Home and Personal Assets	\$435,000
Total Other Assets:	\$435,000
Liabilities	
Personal Real Estate Loan:	\$250,000
Total Liabilities:	\$250,000
Net Worth:	\$1,005,000

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

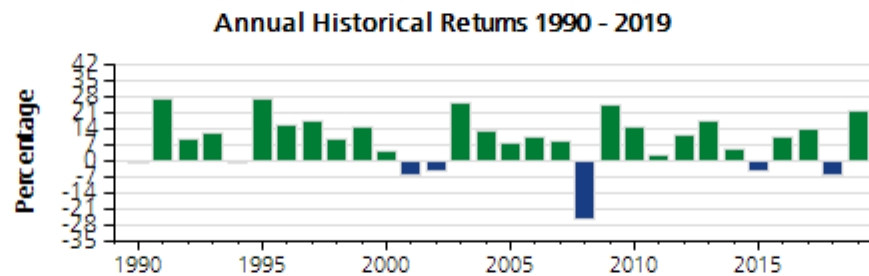
Risk and Portfolio Information

Portfolio Detail

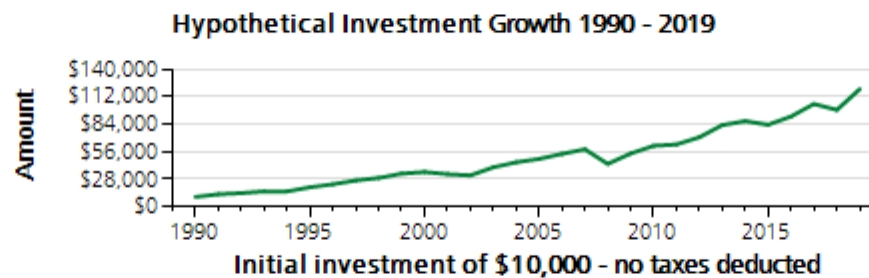
Portfolio Detail - EWM Moderate

While Average Historical Returns are important when selecting your Target Portfolio, it is important to remember that returns have actually varied by substantial amounts from year to year.

This graph shows the Annual Historical Returns by year for this portfolio.



This graph shows how a hypothetical investment of \$10,000 would have grown during this period.



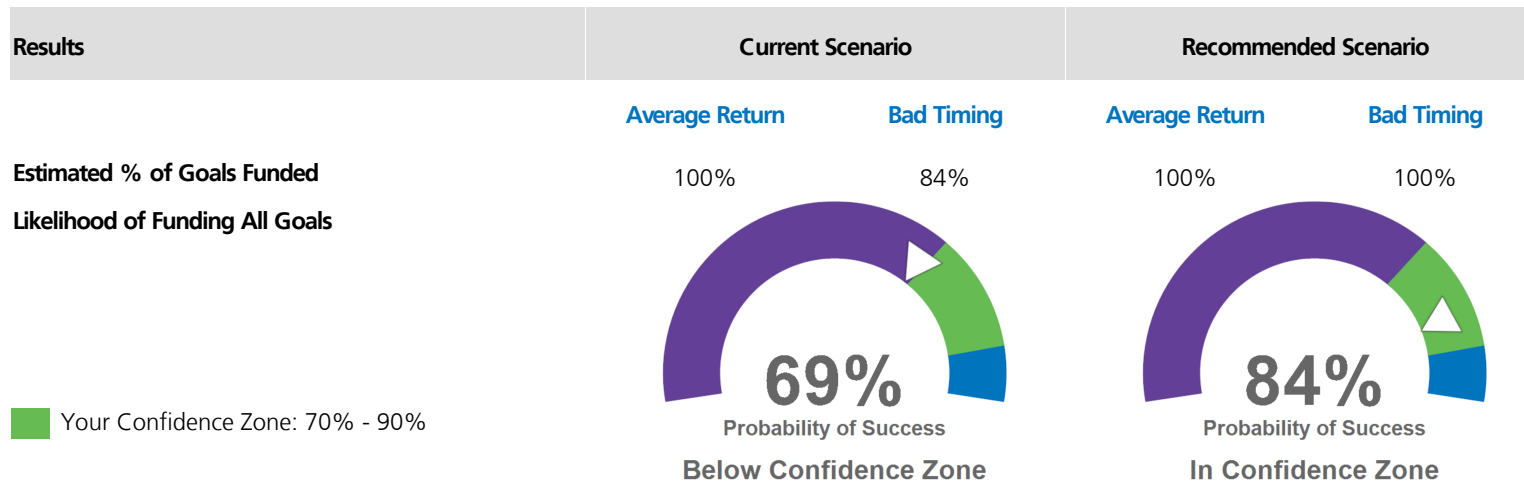
This chart summarizes the growth and return information for the portfolio for this period.

Results for Period 1990 - 2019	
Ending Portfolio Value (Hypothetical)	\$119,659
Biggest Loss or Smallest Gain	-25.41% in 2008
Largest Gain	27.11% in 1991
Years with Loss	7
Average Total Return	7.84%
Inflation	2.35%
Average Real Return	5.49%
Standard Deviation	11.58%

**The program cannot determine a Historical Return for the Unclassified asset class. Therefore, it is not included in the calculations of the Average Historical Return for this Portfolio.

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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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