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Keegan and Taylor Rosen

Facts
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Sample

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Sample

Disclaimer

The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

Client(s): _____
Keegan Rosen

Date

Taylor Rosen

Date

Advisor:

Clint Carpenter

Date

Sample

Profile

Client Information	Keegan Rosen	Taylor Rosen
Date of Birth	8/31/1985 (Age 35)	3/24/1982 (Age 39)
Gender	Female	Male
Marital Status	Married	Married
Annual Before-Tax Income	\$92,000	\$134,000
Retirement Age	65	65
Life Expectancy	95	95

Contact Information

Keegan Rosen

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Retirement

- Keegan and Taylor would both like to retire at 65. They estimated that they would need \$150,000 in today's terms.

Other

- \$40,000 is needed from 2019 until First Death for New Car.

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Net Worth Summary

Total Net Worth	\$258,201
Keegan	\$44,500
Taylor	\$171,689
Joint - ROS	\$42,012

Assets by Type



Assets	Keegan	Taylor	Joint - ROS	Total
Joint Checking	--	--	\$12,000	\$12,000
Keegan Savings	\$8,000	--	--	\$8,000
Taylor Savings	--	\$14,000	--	\$14,000
Managed Funds	--	--	\$60,012	\$60,012
Keegan 403B Plan	\$36,500	--	--	\$36,500
Taylor 401(k) Plan	--	\$157,689	--	\$157,689
Car	--	--	\$7,000	\$7,000
Total Assets	\$44,500	\$171,689	\$79,012	\$295,201

Liabilities	Keegan	Taylor	Joint - ROS	Total
Keegan Student Loan	--	--	(\$37,000)	(\$37,000)

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Liabilities	Keegan	Taylor	Joint - ROS	Total
Total Liabilities	\$0	\$0	(\$37,000)	(\$37,000)

Sample

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Income, Salaries & Bonuses

Keegan Salary

Amount: \$92,000

Starts: Active

Owner: Keegan Rosen

Ends: Client's Retirement (age 65 in 2050)

Taylor Salary

Amount: \$134,000

Starts: Active

Owner: Taylor Rosen

Ends: Spouse's Retirement (age 65 in 2047)

Social Security

Keegan's Social Security

Full Retirement Age Amount

Start Collecting at: Full Retirement Age

Retirement Benefit: \$29,892

Disability Benefit: \$28,788

Surviving Child Benefit: \$22,068

Taylor's Social Security

Full Retirement Age Amount

Start Collecting at: Full Retirement Age

Retirement Benefit: \$33,756

Disability Benefit: \$30,408

Surviving Child Benefit: \$25,104

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Benefit Options

Exclude All Spousal Benefits: No

Restricted Spousal Benefit: None

Currently Filed & Suspended: No

Savings, Contributions & Transfers

Name	Destination	Starts	Ends	Amount
Keegan 403B Plan: Pre-Tax Contribution	Keegan 403B Plan	Active	Client's Retirement (age 65 in 2050)	Maximum
Keegan 403B Plan: Employer Contribution	Keegan 403B Plan	Active	Client's Retirement (age 65 in 2050)	3.0% of salary
Taylor 401(k) Plan: Pre-Tax Contribution	Taylor 401(k) Plan	Active	Spouse's Retirement (age 65 in 2047)	Maximum
Taylor 401(k) Plan: Employer Contribution	Taylor 401(k) Plan	Active	Spouse's Retirement (age 65 in 2047)	3.0% of salary

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Liabilities and Expenses Summary

Base Facts

Loans

Keegan Student Loan

Type: Student Loan	Institution:
Original Loan Amount: \$50,000	Current Balance: \$37,000 as of 1/8/2018
Date of Loan: 6/8/2012	Interest Rate: 6.000%
Number of Payments: 15	Payments are made: Annually
Repayment Type: Principal and Interest	Estimated Payment: \$5,148

Living Expenses

Current Amount (today-64): \$115,000	Retirement Amount (age 65-79): \$150,000
Advanced Years Amount (age 80-95): 0	

Living Expense Details

No Expense Details have been defined

Expenses, Other

New Car

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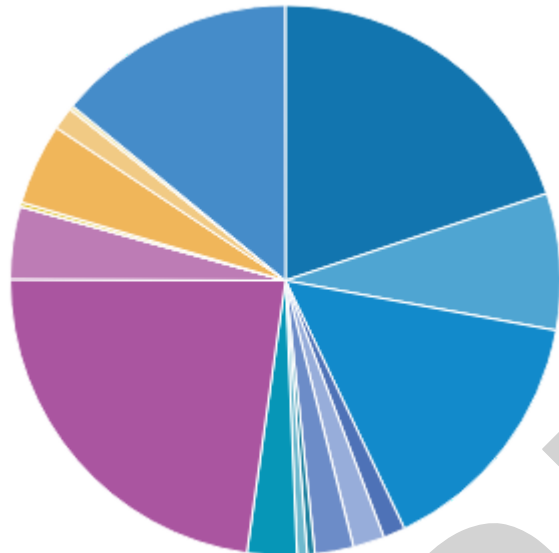
Amount: \$40,000	Treat As: Normal Expense
Starts: Year 2019	Ends: At First Death (2077)
Occurs Every 10 Years	
Pre Retirement Index: Custom (1.00%)	Post Retirement Index: Custom (1.00%)
Expense Type: New Car	Tax Treatment: Basic Expenses

Sample

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All Assets - Current Allocation

(7.64% blended rate)



Large Growth	19.88%
Large Value	8.03%
Large Blend	14.98%
Mid Growth	1.29%
Mid Value	1.84%
Mid Blend	2.28%
Small Growth	0.45%
Small Value	0.59%
Small Blend	2.92%
International	22.82%
Emerg Mkts	4.27%
Long Trm Mun	0.02%
Hgh Yld Bnd	0.23%
Inv Grd Bnd	4.78%
Sht Trm Bnd	1.33%
IPS	0.24%
Other	14.07%

	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Sht Trm Bnd	IPS	Other	Total
All Assets - Current Allocation																		
Joint Checking	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,000	\$12,000
Keegan	4,468	3,898	3,135	803	2,508	1,168	511	657	748	9,096	5,822	0	478	1,022	55	704	1,428	36,501

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	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Sht Trm Bnd	IPS	Other	Total
403B Plan																		
Keegan Savings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,000	8,000
Managed Funds	15,181	8,537	19,102	0	0	0	0	0	6,141	0	6,052	0	0	0	0	0	5,000	60,013
Taylor 401(k) Plan	37,656	10,707	20,925	2,917	2,807	5,393	773	1,041	1,514	56,673	426	47	189	12,741	3,769	0	110	157,688
Taylor Savings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,000	14,000
Totals	57,305	23,142	43,162	3,720	5,315	6,561	1,284	1,698	8,403	65,769	12,300	47	667	13,763	3,824	704	40,538	288,202

	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Sht Trm Bnd	IPS	Other	Total
All Assets	19.88%	8.03%	14.98%	1.29%	1.84%	2.28%	0.45%	0.59%	2.92%	22.82%	4.27%	0.02%	0.23%	4.78%	1.33%	0.24%	14.07%	100.00%

The Blended Rate is the weighted average of the market index rates of returns that underlie each asset class of a given model portfolio.

All investments involve risks that you will lose value including the amount of your initial investment. Investments that offer the potential for higher rates of return generally involve greater risk of loss. Note: reinvestment transactions that involve selling existing investments may involve transaction costs associated with the sale of those assets as well as transaction costs associated with the purchase of new investments.

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International investing: There are special risks associated with international investing, such as political changes and currency fluctuations. These risks are heightened in emerging markets.

Small/Mid-Capitalization investing: Investments in companies with small or mid-market capitalization ("small/mid-caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.

High-Yield investing: Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal, than are investments in lower yielding debt securities.

Inflation Protected Bond investing: Interest rate increases can cause the price of a debt security to decrease. Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Interest payments on inflation-protected debt securities can be unpredictable.

Interest Rate Risk: This risk refers to the risk that bond prices decline as interest rates rise. Interest rates and bond prices tend to move in opposite directions. Long-term bonds tend to be more sensitive to interest rate changes and therefore may be more volatile.

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Insurance, Life

Keegan Group Policy

Death Benefit: \$300,000

Institution:

Insured: Keegan Rosen

Owner: Keegan Rosen

Annual Premium: 0

Primary Beneficiaries

Taylor Rosen (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Taylor Group Policy

Death Benefit: \$300,000

Institution:

Insured: Taylor Rosen

Owner: Taylor Rosen

Annual Premium: 0

Primary Beneficiaries

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Keegan Rosen (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Insurance, Disability

Short Term Disability

Benefit: 70% of Keegan's Salary

Policy Type: Group Short Term

Owner: Keegan Rosen

Maximum Initial Benefit Cap:

Elimination Period: 7 Days

Institution:

Insured: Keegan Rosen

Annual Premium: \$0

Maximum Annual Benefit:

Benefit Period: Age 65

Insurance, Property and Casualty

Auto Insurance

Insured Asset: Car

Owner: Taylor Rosen

Institution Name:

Policy Type: Auto

Earthquake Insurance

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Insured Asset: Car

Institution Name:

Policy Amount: \$0

Owner: Keegan and Taylor (Joint/ROS)

Policy Type: Other

Renter Insurance

Insured Asset: Car

Institution Name:

Owner: Keegan and Taylor (Community)

Policy Type: Rental

Insurance, Medical

Dental Plan

Group Health Plan Sponsor:

Institution:

Owner: Taylor Rosen

Plan Type: Individual

Medical Insurance HMO Plan

Group Health Plan Sponsor:

Institution:

Owner: Taylor Rosen

Plan Type: Individual

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Next Steps

Action Items

Due

Completed

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