Cash Flow | Base Facts (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Cash Flow

Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2025	65/65	$148,000	$0	$148,000	$131,916	$131,916	$16,084	$34,684	$0	$1,350,768
2026	66/66	$149,350	$0	$149,350	$136,658	$136,658	$12,692	$36,825	$0	$1,400,285
2027	67/67	$150,734	$0	$150,734	$141,570	$141,570	$9,164	$39,088	$0	$1,448,537
2028	68/68	$152,152	$0	$152,152	$146,684	$146,684	$5,468	$41,481	$0	$1,495,486
2029	69/69	$153,606	$0	$153,606	$153,435	$153,435	$171	$44,009	$0	$1,539,666
2030	70/70	$155,096	$0	$155,096	$158,964	$158,964	($3,868)	$46,682	$0	$1,582,480
2031	71/71	$156,624	$0	$156,624	$164,706	$164,706	($8,082)	$49,507	$0	$1,623,905
2032	72/72	$158,190	$0	$158,190	$170,688	$170,688	($12,498)	$52,493	$0	$1,663,900
2033	73/73	$159,794	$0	$159,794	$176,908	$176,908	($17,114)	$55,649	$0	$1,702,435
2034	74/74	$161,438	$0	$161,438	$184,092	$184,092	($22,654)	$58,987	$0	$1,738,768
2035	75/75	$163,124	$46,110	$209,234	$198,320	$198,320	$10,914	$62,602	($46,110)	$1,766,174
2036	76/76	$164,852	$48,656	$213,508	$205,230	$205,230	$8,278	$63,690	($48,656)	$1,789,486
2037	77/77	$166,624	$51,115	$217,739	$212,729	$212,729	$5,010	$64,694	($51,115)	$1,808,075
2038	78/78	$168,440	$53,929	$222,369	$220,606	$220,606	$1,763	$65,614	($53,929)	$1,821,523
2039	79/79	$170,302	$56,893	$227,195	$228,801	$228,801	($1,606)	$66,425	($56,893)	$1,829,449
2040	80/80	$172,210	$60,015	$232,225	$237,324	$237,324	($5,099)	$67,112	($60,015)	$1,831,447
2041	81/81	$174,166	$62,974	$237,140	$246,157	$246,157	($9,017)	$67,659	($62,974)	$1,827,115
2042	82/82	$176,170	$66,415	$242,585	$255,427	$255,427	($12,842)	$68,068	($66,415)	$1,815,926
2043	83/83	$178,224	$69,639	$247,863	$265,221	$265,221	($17,358)	$68,306	($69,639)	$1,797,235
2044	84/84	$180,330	$73,426	$253,756	$275,304	$275,304	($21,548)	$68,442	($73,426)	$1,770,703

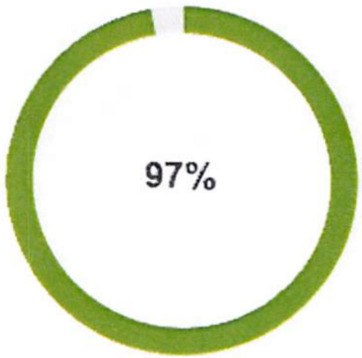
Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2045	85/85	$182,488	$76,923	$259,411	$285,899	$285,899	($26,488)	$68,375	($76,923)	$1,735,667
2046	86/86	$184,700	$80,547	$265,247	$296,962	$296,962	($31,715)	$68,118	($80,547)	$1,691,523
2047	87/87	$186,968	$84,297	$271,265	$308,301	$308,301	($37,036)	$67,652	($84,297)	$1,637,842
2048	88/88	$189,292	$87,525	$276,817	$320,003	$320,003	($43,186)	$66,958	($87,525)	$1,574,089
2049	89/89	$191,674	$91,490	$283,164	$332,253	$332,253	($49,089)	$66,056	($91,490)	$1,499,566
2050	90/90	$194,116	$94,780	$288,896	$344,882	$344,882	($55,986)	$64,885	($94,780)	$1,398,685

Monte Carlo Summary | Pension (Only Show Future Values)

EKS ASSOCIATES
Fee-Only Comprehensive Financial Life Planning

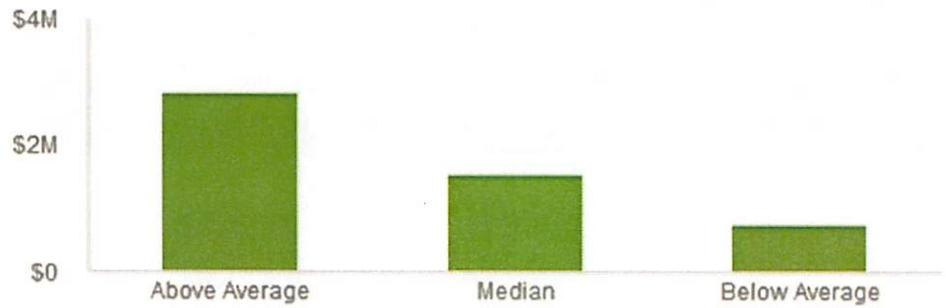
This Monte Carlo Analysis runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

Probability Of Success



	High	82% - 100%
	Medium	70% - 81%
	Low	0% - 69%

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Above Average	80.0%	$2,868,603
Median	50.0%	$1,561,986
Below Average	20.0%	$777,775

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Cash Flow | Lump Sum (All Years) (Only Show Future Values)

EKS ASSOCIATES
Fee-Only Comprehensive Financial Life Planning

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Cash Flow

Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2025	65/65	$54,000	$0	$54,000	$120,337	$120,337	($66,337)	$125,442	$0	$2,944,105
2026	66/66	$55,350	$0	$55,350	$125,104	$125,104	($69,754)	$133,067	$0	$3,007,418
2027	67/67	$56,734	$0	$56,734	$130,121	$130,121	($73,387)	$141,093	$0	$3,075,124
2028	68/68	$58,152	$0	$58,152	$135,333	$135,333	($77,181)	$149,581	$0	$3,147,524
2029	69/69	$59,606	$0	$59,606	$140,753	$140,753	($81,147)	$158,551	$0	$3,224,928
2030	70/70	$61,096	$0	$61,096	$146,390	$146,390	($85,294)	$168,031	$0	$3,307,665
2031	71/71	$62,624	$0	$62,624	$152,252	$152,252	($89,628)	$178,049	$0	$3,396,086
2032	72/72	$64,190	$0	$64,190	$158,295	$158,295	($94,105)	$188,639	$0	$3,490,620
2033	73/73	$65,794	$0	$65,794	$180,376	$180,376	($114,582)	$199,797	$0	$3,575,835
2034	74/74	$67,438	$0	$67,438	$187,933	$187,933	($120,495)	$204,749	$0	$3,660,089
2035	75/75	$69,124	$148,777	$217,901	$200,706	$200,706	$17,195	$209,570	($148,777)	$3,738,077
2036	76/76	$70,852	$156,993	$227,845	$209,176	$209,176	$18,669	$213,050	($156,993)	$3,812,803
2037	77/77	$72,624	$164,925	$237,549	$217,787	$217,787	$19,762	$216,260	($164,925)	$3,883,900
2038	78/78	$74,440	$174,005	$248,445	$226,984	$226,984	$21,461	$219,200	($174,005)	$3,950,556
2039	79/79	$76,302	$183,569	$259,871	$236,571	$236,571	$23,300	$221,789	($183,569)	$4,012,076
2040	80/80	$78,210	$193,640	$271,850	$246,570	$246,570	$25,280	$223,976	($193,640)	$4,067,692
2041	81/81	$80,166	$203,189	$283,355	$256,733	$256,733	$26,622	$225,713	($203,189)	$4,116,838
2042	82/82	$82,170	$214,291	$296,461	$267,573	$267,573	$28,888	$227,004	($214,291)	$4,158,439
2043	83/83	$84,224	$224,696	$308,920	$278,553	$278,553	$30,367	$227,731	($224,696)	$4,191,841
2044	84/84	$86,330	$236,913	$323,243	$290,350	$290,350	$32,893	$227,906	($236,913)	$4,215,727

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Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2045	85/85	$88,488	$248,196	$336,684	$302,200	$302,200	$34,484	$227,390	($248,196)	$4,229,405
2046	86/86	$90,700	$259,890	$350,590	$314,535	$314,535	$36,055	$226,198	($259,890)	$4,231,768
2047	87/87	$92,968	$271,988	$364,956	$327,325	$327,325	$37,631	$224,268	($271,988)	$4,221,679
2048	88/88	$95,292	$282,403	$377,695	$340,028	$340,028	$37,667	$221,537	($282,403)	$4,198,480
2049	89/89	$97,674	$295,198	$392,872	$353,781	$353,781	$39,091	$218,051	($295,198)	$4,160,424
2050	90/90	$100,116	$305,812	$405,928	$367,341	$367,341	$38,587	$213,633	($305,812)	$4,091,832

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Monte Carlo Summary | Lump Sum (Only Show Future Values)

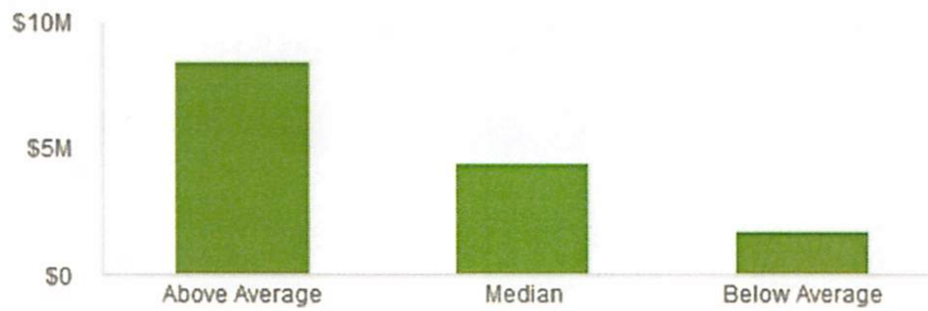
EKS ASSOCIATES
Fee-Only Comprehensive Financial Life Planning

This Monte Carlo Analysis runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

Probability Of Success

	High	82% - 100%
	Medium	70% - 81%
	Low	0% - 69%

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Above Average	80.0%	$8,525,961
Median	50.0%	$4,504,645
Below Average	20.0%	$1,848,619

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Cash Flow | 1/2 Lump Sum 1/2 Annuity (All Years) (Only Show Future Values)

EKS ASSOCIATES
Fee-Only Comprehensive Financial Life Planning

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Cash Flow

Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2025	65/65	$101,000	$0	$101,000	$124,269	$124,269	($23,269)	$80,063	$0	$2,149,294
2026	66/66	$102,350	$0	$102,350	$129,059	$129,059	($26,709)	$84,899	$0	$2,207,484
2027	67/67	$103,734	$0	$103,734	$134,088	$134,088	($30,354)	$90,013	$0	$2,267,143
2028	68/68	$105,152	$0	$105,152	$139,681	$139,681	($34,529)	$95,429	$0	$2,328,043
2029	69/69	$106,606	$0	$106,606	$146,649	$146,649	($40,043)	$101,161	$0	$2,389,161
2030	70/70	$108,096	$0	$108,096	$152,307	$152,307	($44,211)	$107,236	$0	$2,452,186
2031	71/71	$109,624	$0	$109,624	$158,191	$158,191	($48,567)	$113,665	$0	$2,517,284
2032	72/72	$111,190	$0	$111,190	$164,318	$164,318	($53,128)	$120,468	$0	$2,584,624
2033	73/73	$112,794	$0	$112,794	$170,674	$170,674	($57,880)	$127,665	$0	$2,654,409
2034	74/74	$114,438	$0	$114,438	$177,499	$177,499	($63,061)	$135,282	$0	$2,726,630
2035	75/75	$116,124	$102,329	$218,453	$200,858	$200,858	$17,595	$143,340	($102,329)	$2,785,236
2036	76/76	$117,852	$107,979	$225,831	$208,622	$208,622	$17,209	$145,737	($107,979)	$2,840,203
2037	77/77	$119,624	$113,436	$233,060	$216,552	$216,552	$16,508	$147,948	($113,436)	$2,891,223
2038	78/78	$121,440	$119,681	$241,121	$224,969	$224,969	$16,152	$149,973	($119,681)	$2,937,667
2039	79/79	$123,302	$126,259	$249,561	$233,733	$233,733	$15,828	$151,755	($126,259)	$2,978,991
2040	80/80	$125,210	$133,186	$258,396	$242,867	$242,867	$15,529	$153,264	($133,186)	$3,014,598
2041	81/81	$127,166	$139,754	$266,920	$252,209	$252,209	$14,711	$154,461	($139,754)	$3,044,016
2042	82/82	$129,170	$147,390	$276,560	$262,096	$262,096	$14,464	$155,352	($147,390)	$3,066,442
2043	83/83	$131,224	$154,545	$285,769	$272,181	$272,181	$13,588	$155,855	($154,545)	$3,081,340
2044	84/84	$133,330	$162,949	$296,279	$282,928	$282,928	$13,351	$155,978	($162,949)	$3,087,720

Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2045	85/85	$135,488	$170,710	$306,198	$293,810	$293,810	$12,388	$155,625	($170,710)	$3,085,023
2046	86/86	$137,700	$178,752	$316,452	$305,138	$305,138	$11,314	$154,809	($178,752)	$3,072,394
2047	87/87	$139,968	$187,074	$327,042	$316,889	$316,889	$10,153	$153,485	($187,074)	$3,048,958
2048	88/88	$142,292	$194,237	$336,529	$328,929	$328,929	$7,600	$151,608	($194,237)	$3,013,929
2049	89/89	$144,674	$203,037	$347,711	$341,794	$341,794	$5,917	$149,215	($203,037)	$2,966,024
2050	90/90	$147,116	$210,338	$357,454	$354,850	$354,850	$2,604	$146,179	($210,338)	$2,889,469

Monte Carlo Summary | 1/2 Lump Sum 1/2 Annuity (Only Show Future Values)

EKS ASSOCIATES
Fee-Only Comprehensive Financial Life Planning

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Probability Of Success

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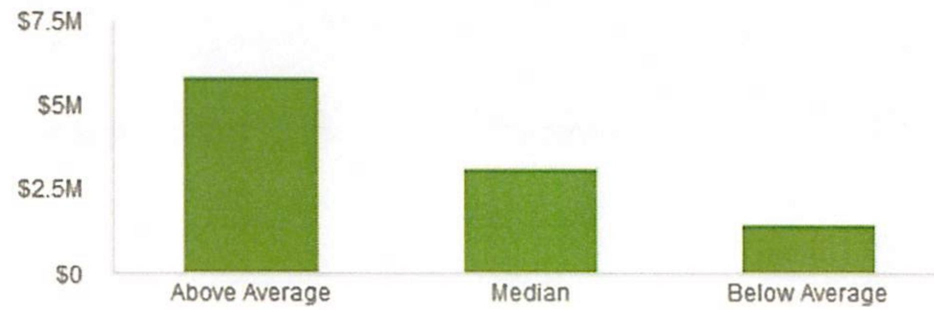
	Medium	70% - 81%
	Low	0% - 69%

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Above Average	80.0%	$5,929,641
Median	50.0%	$3,205,022
Below Average	20.0%	$1,514,163

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Inflation at 3%

ANNUITY PENSION - INFLATION AT ...	LUMP SUM - INFLATION AT 3%	1/2 LUMP SUM 1/2 ANNUITY - INFLA...
100%	99%	100%
Probability of Success	Probability of Success	Probability of Success
$148,000	$54,000	$101,000
$131,916	$120,337	$124,269
$0	$0	$0
63/63	63/63	63/63
$120,000 / year	$120,000 / year	$120,000 / year
$0	$0	$0

Inflation at 5%

Life Expectancy to Age 100