

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



Bob - Retirement / Mary - Retirement - 2028

Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2025	62/62	\$176,000	\$0	\$176,000	\$120,000	\$120,000	\$56,000	\$119,900	\$0	\$2,175,900
2026	63/63	\$180,200	\$0	\$180,200	\$124,800	\$124,800	\$55,400	\$127,087	\$0	\$2,358,387
2027	64/64	\$184,526	\$0	\$184,526	\$129,792	\$129,792	\$54,734	\$134,707	\$0	\$2,547,828
2028	65/65	\$36,000	\$0	\$36,000	\$134,984	\$134,984	(\$98,984)	\$142,783	\$0	\$2,591,627
2029	66/66	\$36,000	\$0	\$36,000	\$140,383	\$140,383	(\$104,383)	\$151,342	\$0	\$2,638,586
2030	67/67	\$83,518	\$0	\$83,518	\$145,998	\$145,998	(\$62,480)	\$158,183	\$0	\$2,734,289
2031	68/68	\$91,664	\$0	\$91,664	\$151,838	\$151,838	(\$60,174)	\$163,921	\$0	\$2,838,036
2032	69/69	\$93,056	\$0	\$93,056	\$157,912	\$157,912	(\$64,856)	\$170,141	\$0	\$2,943,321
2033	70/70	\$94,482	\$0	\$94,482	\$164,228	\$164,228	(\$69,746)	\$176,452	\$0	\$3,050,027
2034	71/71	\$95,944	\$0	\$95,944	\$170,797	\$170,797	(\$74,853)	\$182,849	\$0	\$3,158,023
2035	72/72	\$97,442	\$0	\$97,442	\$177,629	\$177,629	(\$80,187)	\$189,323	\$0	\$3,267,159
2036	73/73	\$98,978	\$0	\$98,978	\$184,734	\$184,734	(\$85,756)	\$195,866	\$0	\$3,377,269
2037	74/74	\$100,552	\$0	\$100,552	\$192,123	\$192,123	(\$91,571)	\$202,467	\$0	\$3,488,165
2038	75/75	\$102,166	\$69,321	\$171,487	\$199,808	\$199,808	(\$28,321)	\$209,115	(\$69,321)	\$3,599,638
2039	76/76	\$103,820	\$73,342	\$177,162	\$207,800	\$207,800	(\$30,638)	\$215,798	(\$73,342)	\$3,711,456
2040	77/77	\$105,516	\$77,252	\$182,768	\$216,112	\$216,112	(\$33,344)	\$222,501	(\$77,252)	\$3,823,361
2041	78/78	\$107,254	\$81,722	\$188,976	\$224,756	\$224,756	(\$35,780)	\$229,211	(\$81,722)	\$3,935,070
2042	79/79	\$109,036	\$86,442	\$195,478	\$233,746	\$233,746	(\$38,268)	\$235,908	(\$86,442)	\$4,046,268
2043	80/80	\$110,862	\$91,428	\$202,290	\$243,096	\$243,096	(\$40,806)	\$242,574	(\$91,428)	\$4,156,608

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

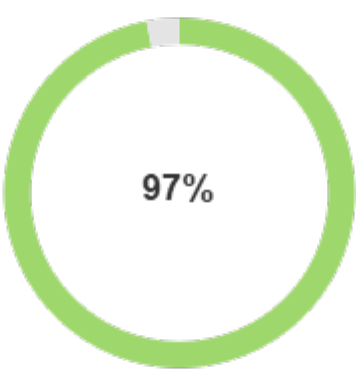
Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2044	81/81	\$112,734	\$96,192	\$208,926	\$252,820	\$252,820	(\$43,894)	\$249,190	(\$96,192)	\$4,265,712
2045	82/82	\$114,652	\$101,719	\$216,371	\$262,933	\$262,933	(\$46,562)	\$255,730	(\$101,719)	\$4,373,161
2046	83/83	\$116,618	\$106,944	\$223,562	\$273,450	\$273,450	(\$49,888)	\$262,170	(\$106,944)	\$4,478,499
2047	84/84	\$118,634	\$113,062	\$231,696	\$284,388	\$284,388	(\$52,692)	\$268,486	(\$113,062)	\$4,581,231
2048	85/85	\$120,700	\$118,766	\$239,466	\$295,764	\$295,764	(\$56,298)	\$274,645	(\$118,766)	\$4,680,812
2049	86/86	\$122,818	\$124,698	\$247,516	\$307,595	\$307,595	(\$60,079)	\$280,615	(\$124,698)	\$4,776,650
2050	87/87	\$124,988	\$130,857	\$255,845	\$319,899	\$319,899	(\$64,054)	\$286,360	(\$130,857)	\$4,868,099
2051	88/88	\$127,212	\$136,237	\$263,449	\$332,695	\$332,695	(\$69,246)	\$291,842	(\$136,237)	\$4,954,458
2052	89/89	\$129,492	\$142,798	\$272,290	\$346,003	\$346,003	(\$73,713)	\$297,020	(\$142,798)	\$5,034,967
2053	90/90	\$131,830	\$148,339	\$280,169	\$359,843	\$359,843	(\$79,674)	\$301,846	(\$148,339)	\$5,108,800

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Monte Carlo Summary | Base Facts (Only Show Future Values)

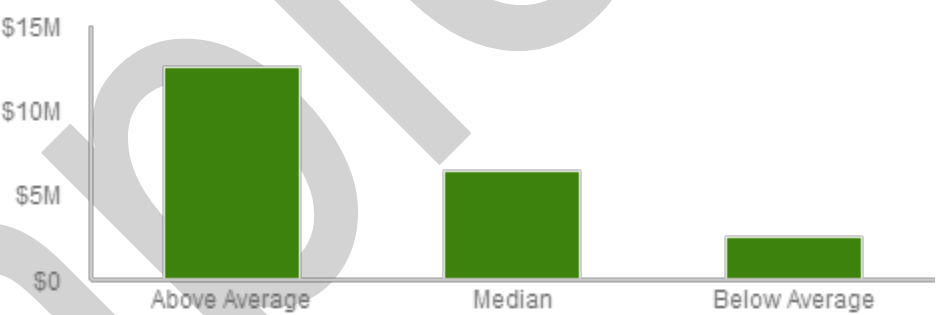
This Monte Carlo Analysis runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

Probability Of Success



High	80% - 100%
Medium	66% - 79%
Low	0% - 65%

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Above Average	80.0%	\$12,666,690
Median	50.0%	\$6,448,062
Below Average	20.0%	\$2,614,315

This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.

IMPORTANT: The projections generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes do not reflect or guarantee future results and may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your plan. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for details.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Cash Flow | Living expenses - \$100k (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



Bob - Retirement / Mary - Retirement - 2028

Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2025	62/62	\$176,000	\$0	\$176,000	\$100,000	\$100,000	\$76,000	\$119,900	\$0	\$2,195,900
2026	63/63	\$180,200	\$0	\$180,200	\$104,000	\$104,000	\$76,200	\$127,087	\$0	\$2,399,187
2027	64/64	\$184,526	\$0	\$184,526	\$108,160	\$108,160	\$76,366	\$134,707	\$0	\$2,610,260
2028	65/65	\$36,000	\$0	\$36,000	\$112,486	\$112,486	(\$76,486)	\$142,783	\$0	\$2,676,557
2029	66/66	\$36,000	\$0	\$36,000	\$116,985	\$116,985	(\$80,985)	\$151,342	\$0	\$2,746,914
2030	67/67	\$83,518	\$0	\$83,518	\$121,664	\$121,664	(\$38,146)	\$160,415	\$0	\$2,869,183
2031	68/68	\$91,664	\$0	\$91,664	\$126,531	\$126,531	(\$34,867)	\$170,033	\$0	\$3,004,349
2032	69/69	\$93,056	\$0	\$93,056	\$131,592	\$131,592	(\$38,536)	\$180,111	\$0	\$3,145,924
2033	70/70	\$94,482	\$0	\$94,482	\$136,856	\$136,856	(\$42,374)	\$188,598	\$0	\$3,292,148
2034	71/71	\$95,944	\$0	\$95,944	\$142,330	\$142,330	(\$46,386)	\$197,364	\$0	\$3,443,126
2035	72/72	\$97,442	\$0	\$97,442	\$148,023	\$148,023	(\$50,581)	\$206,415	\$0	\$3,598,960
2036	73/73	\$98,978	\$0	\$98,978	\$153,944	\$153,944	(\$54,966)	\$215,757	\$0	\$3,759,751
2037	74/74	\$100,552	\$0	\$100,552	\$160,102	\$160,102	(\$59,550)	\$225,397	\$0	\$3,925,598
2038	75/75	\$102,166	\$69,321	\$171,487	\$166,506	\$166,506	\$4,981	\$235,339	(\$69,321)	\$4,096,597
2039	76/76	\$103,820	\$73,342	\$177,162	\$173,166	\$173,166	\$3,996	\$245,292	(\$73,342)	\$4,272,543
2040	77/77	\$105,516	\$77,252	\$182,768	\$180,093	\$180,093	\$2,675	\$255,600	(\$77,252)	\$4,453,566
2041	78/78	\$107,254	\$81,722	\$188,976	\$187,297	\$187,297	\$1,679	\$266,293	(\$81,722)	\$4,639,816
2042	79/79	\$109,036	\$86,442	\$195,478	\$194,789	\$194,789	\$689	\$277,358	(\$86,442)	\$4,831,421
2043	80/80	\$110,862	\$91,428	\$202,290	\$202,581	\$202,581	(\$291)	\$288,803	(\$91,428)	\$5,028,505

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

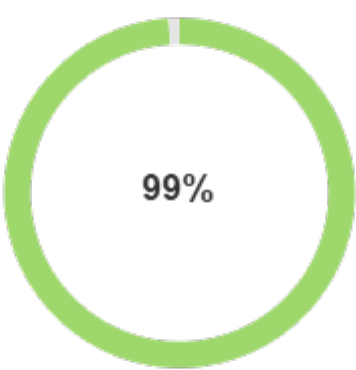
Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2044	81/81	\$112,734	\$96,192	\$208,926	\$210,684	\$210,684	(\$1,758)	\$300,636	(\$96,192)	\$5,231,191
2045	82/82	\$114,652	\$101,719	\$216,371	\$219,111	\$219,111	(\$2,740)	\$312,893	(\$101,719)	\$5,439,625
2046	83/83	\$116,618	\$106,944	\$223,562	\$227,875	\$227,875	(\$4,313)	\$325,551	(\$106,944)	\$5,653,919
2047	84/84	\$118,634	\$113,062	\$231,696	\$236,990	\$236,990	(\$5,294)	\$338,657	(\$113,062)	\$5,874,220
2048	85/85	\$120,700	\$118,766	\$239,466	\$246,470	\$246,470	(\$7,004)	\$352,159	(\$118,766)	\$6,100,609
2049	86/86	\$122,818	\$124,698	\$247,516	\$256,329	\$256,329	(\$8,813)	\$365,731	(\$124,698)	\$6,332,829
2050	87/87	\$124,988	\$130,857	\$255,845	\$266,582	\$266,582	(\$10,737)	\$379,653	(\$130,857)	\$6,570,888
2051	88/88	\$127,212	\$136,237	\$263,449	\$277,245	\$277,245	(\$13,796)	\$393,925	(\$136,237)	\$6,814,780
2052	89/89	\$129,492	\$142,798	\$272,290	\$288,335	\$288,335	(\$16,045)	\$408,546	(\$142,798)	\$7,064,483
2053	90/90	\$131,830	\$148,339	\$280,169	\$299,868	\$299,868	(\$19,699)	\$423,516	(\$148,339)	\$7,319,961

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Monte Carlo Summary | Living expenses - \$100k (Only Show Future Values)

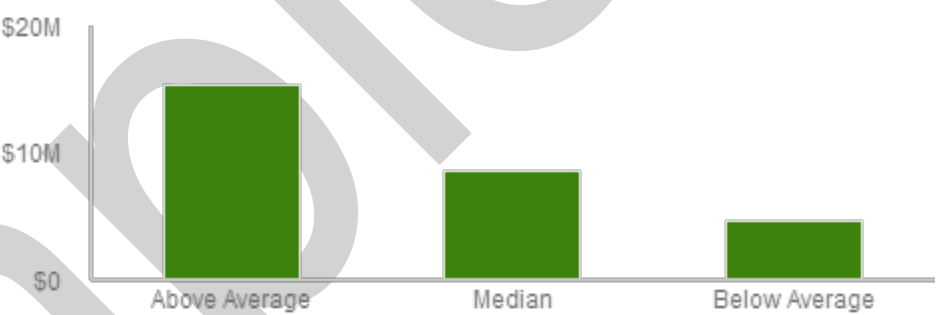
This Monte Carlo Analysis runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

Probability Of Success



High	80% - 100%
Medium	66% - 79%
Low	0% - 65%

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Above Average	80.0%	\$15,425,200
Median	50.0%	\$8,690,248
Below Average	20.0%	\$4,727,369

This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.

IMPORTANT: The projections generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes do not reflect or guarantee future results and may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your plan. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for details.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Cash Flow | Living expenses - \$140k (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



Bob - Retirement / Mary - Retirement - 2028

Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2025	62/62	\$176,000	\$0	\$176,000	\$140,000	\$140,000	\$36,000	\$119,900	\$0	\$2,155,900
2026	63/63	\$180,200	\$0	\$180,200	\$145,600	\$145,600	\$34,600	\$127,087	\$0	\$2,317,587
2027	64/64	\$184,526	\$0	\$184,526	\$151,424	\$151,424	\$33,102	\$134,707	\$0	\$2,485,396
2028	65/65	\$36,000	\$0	\$36,000	\$157,481	\$157,481	(\$121,481)	\$142,783	\$0	\$2,506,698
2029	66/66	\$36,000	\$0	\$36,000	\$163,780	\$163,780	(\$127,780)	\$150,277	\$0	\$2,529,195
2030	67/67	\$83,518	\$0	\$83,518	\$170,331	\$170,331	(\$86,813)	\$151,625	\$0	\$2,594,007
2031	68/68	\$91,664	\$0	\$91,664	\$177,144	\$177,144	(\$85,480)	\$155,511	\$0	\$2,664,038
2032	69/69	\$93,056	\$0	\$93,056	\$184,230	\$184,230	(\$91,174)	\$159,710	\$0	\$2,732,574
2033	70/70	\$94,482	\$0	\$94,482	\$191,599	\$191,599	(\$97,117)	\$163,817	\$0	\$2,799,274
2034	71/71	\$95,944	\$0	\$95,944	\$199,263	\$199,263	(\$103,319)	\$167,817	\$0	\$2,863,772
2035	72/72	\$97,442	\$0	\$97,442	\$207,234	\$207,234	(\$109,792)	\$171,682	\$0	\$2,925,662
2036	73/73	\$98,978	\$0	\$98,978	\$215,523	\$215,523	(\$116,545)	\$175,394	\$0	\$2,984,511
2037	74/74	\$100,552	\$0	\$100,552	\$224,144	\$224,144	(\$123,592)	\$178,921	\$0	\$3,039,840
2038	75/75	\$102,166	\$69,321	\$171,487	\$233,110	\$233,110	(\$61,623)	\$182,238	(\$69,321)	\$3,091,134
2039	76/76	\$103,820	\$73,342	\$177,162	\$242,434	\$242,434	(\$65,272)	\$185,313	(\$73,342)	\$3,137,833
2040	77/77	\$105,516	\$77,252	\$182,768	\$252,131	\$252,131	(\$69,363)	\$188,113	(\$77,252)	\$3,179,331
2041	78/78	\$107,254	\$81,722	\$188,976	\$262,216	\$262,216	(\$73,240)	\$190,601	(\$81,722)	\$3,214,970
2042	79/79	\$109,036	\$86,442	\$195,478	\$272,705	\$272,705	(\$77,227)	\$192,737	(\$86,442)	\$3,244,038
2043	80/80	\$110,862	\$91,428	\$202,290	\$283,613	\$283,613	(\$81,323)	\$194,481	(\$91,428)	\$3,265,768

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

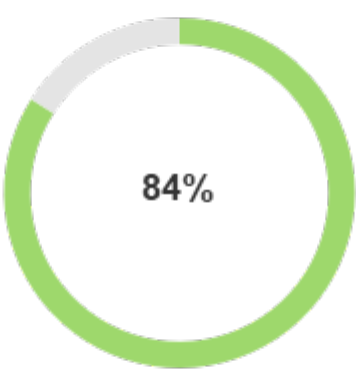
Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2044	81/81	\$112,734	\$96,192	\$208,926	\$294,958	\$294,958	(\$86,032)	\$195,784	(\$96,192)	\$3,279,328
2045	82/82	\$114,652	\$101,719	\$216,371	\$306,756	\$306,756	(\$90,385)	\$196,596	(\$101,719)	\$3,283,820
2046	83/83	\$116,618	\$106,944	\$223,562	\$319,026	\$319,026	(\$95,464)	\$196,865	(\$106,944)	\$3,278,277
2047	84/84	\$118,634	\$113,062	\$231,696	\$331,787	\$331,787	(\$100,091)	\$196,532	(\$113,062)	\$3,261,656
2048	85/85	\$120,700	\$118,766	\$239,466	\$345,058	\$345,058	(\$105,592)	\$195,536	(\$118,766)	\$3,232,834
2049	86/86	\$122,818	\$124,698	\$247,516	\$358,860	\$358,860	(\$111,344)	\$193,808	(\$124,698)	\$3,190,600
2050	87/87	\$124,988	\$130,857	\$255,845	\$373,214	\$373,214	(\$117,369)	\$191,277	(\$130,857)	\$3,133,651
2051	88/88	\$127,212	\$136,237	\$263,449	\$388,143	\$388,143	(\$124,694)	\$187,862	(\$136,237)	\$3,060,582
2052	89/89	\$129,492	\$142,798	\$272,290	\$403,669	\$403,669	(\$131,379)	\$183,482	(\$142,798)	\$2,969,887
2053	90/90	\$131,830	\$148,339	\$280,169	\$419,816	\$419,816	(\$139,647)	\$178,045	(\$148,339)	\$2,859,946

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Monte Carlo Summary | Living expenses - \$140k (Only Show Future Values)

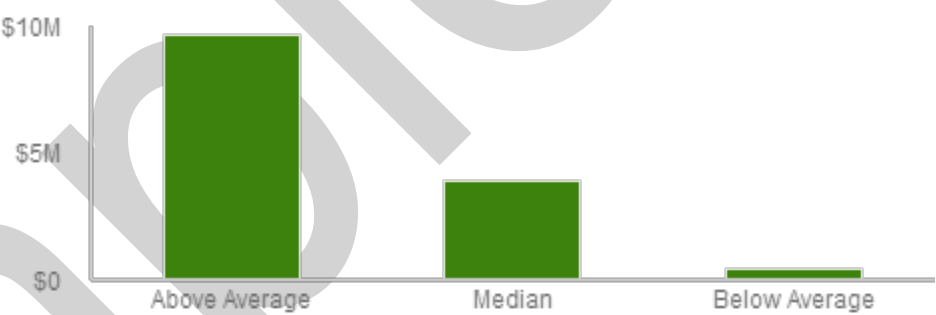
This Monte Carlo Analysis runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

Probability Of Success



High	80% - 100%
Medium	66% - 79%
Low	0% - 65%

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Above Average	80.0%	\$9,674,288
Median	50.0%	\$3,933,434
Below Average	20.0%	\$487,545

This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.

IMPORTANT: The projections generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes do not reflect or guarantee future results and may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your plan. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for details.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.