

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	\$180,334	\$180,334	(\$4,334)	\$119,900	\$0	\$2,115,566
2026	63/63	\$180,200	\$0	\$180,200	\$194,656	\$194,656	(\$14,456)	\$126,828	\$0	\$2,227,938
2027	64/64	\$184,526	\$0	\$184,526	\$201,866	\$201,866	(\$17,340)	\$133,565	\$0	\$2,344,163
2028	65/65	\$36,000	\$0	\$36,000	\$148,753	\$148,753	(\$112,753)	\$140,532	\$0	\$2,371,942
2029	66/66	\$36,000	\$0	\$36,000	\$153,406	\$153,406	(\$117,406)	\$142,198	\$0	\$2,396,734
2030	67/67	\$83,518	\$0	\$83,518	\$165,431	\$165,431	(\$81,913)	\$143,684	\$0	\$2,458,505
2031	68/68	\$91,664	\$0	\$91,664	\$171,908	\$171,908	(\$80,244)	\$147,387	\$0	\$2,525,648
2032	69/69	\$93,056	\$0	\$93,056	\$177,454	\$177,454	(\$84,398)	\$151,413	\$0	\$2,592,663
2033	70/70	\$94,482	\$0	\$94,482	\$183,444	\$183,444	(\$88,962)	\$155,430	\$0	\$2,659,131
2034	71/71	\$95,944	\$0	\$95,944	\$189,697	\$189,697	(\$93,753)	\$159,415	\$0	\$2,724,793
2035	72/72	\$97,442	\$0	\$97,442	\$196,138	\$196,138	(\$98,696)	\$163,351	\$0	\$2,789,448
2036	73/73	\$98,978	\$0	\$98,978	\$202,818	\$202,818	(\$103,840)	\$167,227	\$0	\$2,852,835
2037	74/74	\$100,552	\$0	\$100,552	\$209,745	\$209,745	(\$109,193)	\$171,027	\$0	\$2,914,669
2038	75/75	\$102,166	\$69,321	\$171,487	\$232,640	\$232,640	(\$61,153)	\$174,734	(\$69,321)	\$2,958,929
2039	76/76	\$103,820	\$73,342	\$177,162	\$241,015	\$241,015	(\$63,853)	\$177,387	(\$73,342)	\$2,999,121
2040	77/77	\$105,516	\$77,252	\$182,768	\$249,565	\$249,565	(\$66,797)	\$179,796	(\$77,252)	\$3,034,868
2041	78/78	\$107,254	\$81,722	\$188,976	\$258,648	\$258,648	(\$69,672)	\$181,940	(\$81,722)	\$3,065,414
2042	79/79	\$109,036	\$86,442	\$195,478	\$268,143	\$268,143	(\$72,665)	\$183,772	(\$86,442)	\$3,090,079
2043	80/80	\$110,862	\$91,428	\$202,290	\$278,062	\$278,062	(\$75,772)	\$185,251	(\$91,428)	\$3,108,130
2044	81/81	\$112,734	\$96,192	\$208,926	\$288,097	\$288,097	(\$79,171)	\$186,333	(\$96,192)	\$3,119,100
2045	82/82	\$114,652	\$101,719	\$216,371	\$298,693	\$298,693	(\$82,322)	\$186,990	(\$101,719)	\$3,122,049
2046	83/83	\$116,618	\$106,944	\$223,562	\$309,759	\$309,759	(\$86,197)	\$187,166	(\$106,944)	\$3,116,074
2047	84/84	\$118,634	\$113,062	\$231,696	\$321,539	\$321,539	(\$89,843)	\$186,808	(\$113,062)	\$3,099,977
2048	85/85	\$120,700	\$118,766	\$239,466	\$333,570	\$333,570	(\$94,104)	\$185,844	(\$118,766)	\$3,072,951

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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
2049	86/86	\$122,818	\$124,698	\$247,516	\$345,996	\$345,996	(\$98,480)	\$184,223	(\$124,698)	\$3,033,996
2050	87/87	\$124,988	\$130,857	\$255,845	\$358,858	\$358,858	(\$103,013)	\$181,888	(\$130,857)	\$2,982,014
2051	88/88	\$127,212	\$136,237	\$263,449	\$371,880	\$371,880	(\$108,431)	\$178,771	(\$136,237)	\$2,916,117
2052	89/89	\$129,492	\$142,798	\$272,290	\$385,282	\$385,282	(\$112,992)	\$174,821	(\$142,798)	\$2,835,148
2053	90/90	\$131,830	\$148,339	\$280,169	\$398,964	\$398,964	(\$118,795)	\$169,968	(\$148,339)	\$2,737,982

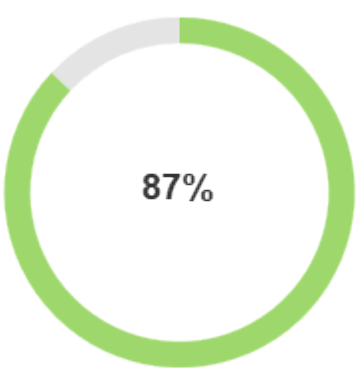
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Monte Carlo Summary -Brokerage first | Liquidation Strategy - Brokerage First

(Only Show Future Values)

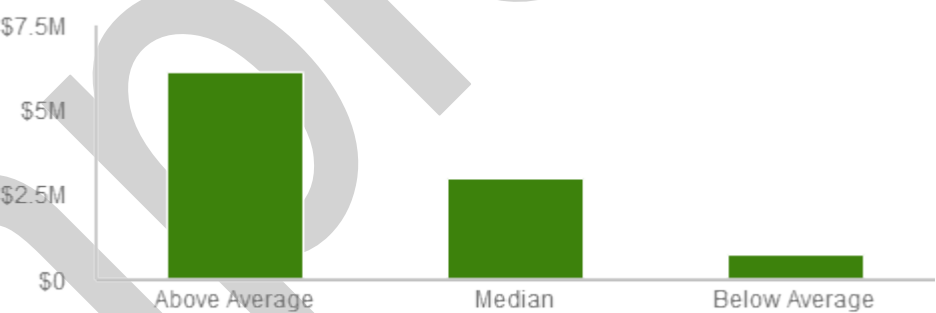
This Monte Carlo Analysis runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

Probability Of Success



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

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Above Average	80.0%	\$6,118,705
Median	50.0%	\$3,015,517
Below Average	20.0%	\$756,607

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.

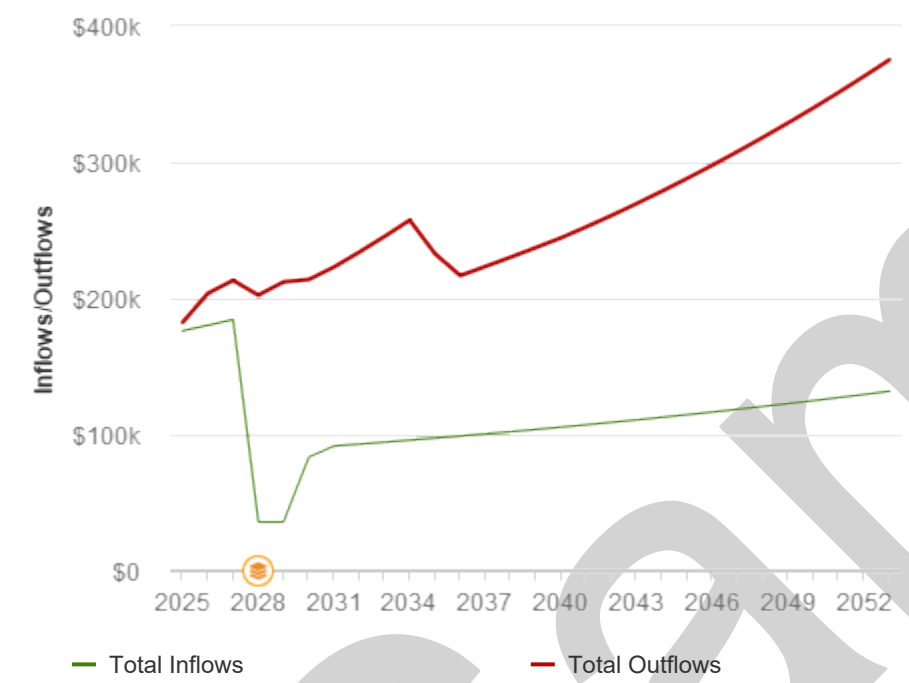
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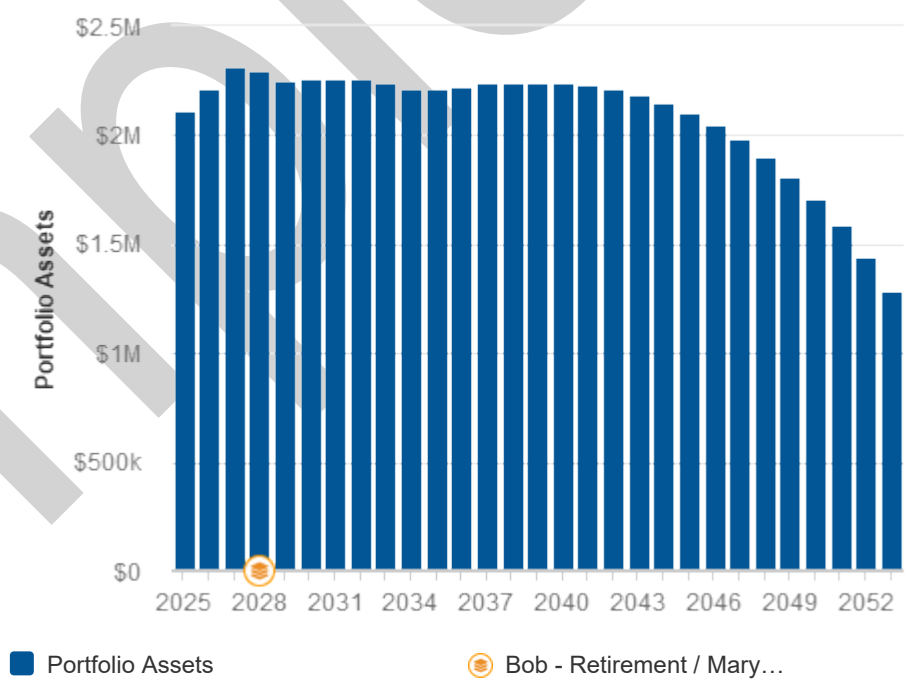
Cash Flow - Liq. Strat. Retirement 1st | Liquidation Strategy - Retirement first (All Years) (Only Show Future Values)

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

Inflows and Outflows Liquidation Strategy - Retirement first



Portfolio Assets Liquidation Strategy - Retirement first



Age Assets Last Until 2053 (age 90 / 90)

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Year	Age	Income Flows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2025	62/62	\$176,000	\$176,000	\$182,464	\$182,464	(\$6,464)	\$119,900	\$0	\$2,113,436
2026	63/63	\$180,200	\$180,200	\$203,740	\$203,740	(\$23,540)	\$126,700	\$0	\$2,216,596
2027	64/64	\$184,526	\$184,526	\$213,277	\$213,277	(\$28,751)	\$132,885	\$0	\$2,320,730
2028	65/65	\$36,000	\$36,000	\$202,416	\$202,416	(\$166,416)	\$139,128	\$0	\$2,293,442
2029	66/66	\$36,000	\$36,000	\$212,194	\$212,194	(\$176,194)	\$137,491	\$0	\$2,254,739
2030	67/67	\$83,518	\$83,518	\$213,855	\$213,855	(\$130,337)	\$135,172	\$0	\$2,259,574
2031	68/68	\$91,664	\$91,664	\$223,064	\$223,064	(\$131,400)	\$135,462	\$0	\$2,263,636
2032	69/69	\$93,056	\$93,056	\$234,011	\$234,011	(\$140,955)	\$135,705	\$0	\$2,258,386
2033	70/70	\$94,482	\$94,482	\$245,504	\$245,504	(\$151,022)	\$135,390	\$0	\$2,242,754
2034	71/71	\$95,944	\$95,944	\$257,475	\$257,475	(\$161,531)	\$134,453	\$0	\$2,215,676
2035	72/72	\$97,442	\$97,442	\$232,841	\$232,841	(\$135,399)	\$132,830	\$0	\$2,213,107
2036	73/73	\$98,978	\$98,978	\$216,781	\$216,781	(\$117,803)	\$132,676	\$0	\$2,227,980
2037	74/74	\$100,552	\$100,552	\$223,479	\$223,479	(\$122,927)	\$133,568	\$0	\$2,238,621
2038	75/75	\$102,166	\$102,166	\$230,315	\$230,315	(\$128,149)	\$134,206	\$0	\$2,244,678
2039	76/76	\$103,820	\$103,820	\$237,365	\$237,365	(\$133,545)	\$134,569	\$0	\$2,245,702
2040	77/77	\$105,516	\$105,516	\$244,570	\$244,570	(\$139,054)	\$134,629	\$0	\$2,241,277
2041	78/78	\$107,254	\$107,254	\$252,584	\$252,584	(\$145,330)	\$134,365	\$0	\$2,230,312
2042	79/79	\$109,036	\$109,036	\$260,992	\$260,992	(\$151,956)	\$133,707	\$0	\$2,212,063
2043	80/80	\$110,862	\$110,862	\$269,727	\$269,727	(\$158,865)	\$132,613	\$0	\$2,185,811
2044	81/81	\$112,734	\$112,734	\$278,820	\$278,820	(\$166,086)	\$131,039	\$0	\$2,150,764
2045	82/82	\$114,652	\$114,652	\$288,205	\$288,205	(\$173,553)	\$128,938	\$0	\$2,106,149
2046	83/83	\$116,618	\$116,618	\$297,921	\$297,921	(\$181,303)	\$126,264	\$0	\$2,051,110
2047	84/84	\$118,634	\$118,634	\$307,980	\$307,980	(\$189,346)	\$122,964	\$0	\$1,984,728
2048	85/85	\$120,700	\$120,700	\$318,343	\$318,343	(\$197,643)	\$118,984	\$0	\$1,906,069

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Year	Age	Income Flows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2049	86/86	\$122,818	\$122,818	\$329,004	\$329,004	(\$206,186)	\$114,269	\$0	\$1,814,152
2050	87/87	\$124,988	\$124,988	\$339,997	\$339,997	(\$215,009)	\$108,758	\$0	\$1,707,901
2051	88/88	\$127,212	\$127,212	\$351,366	\$351,366	(\$224,154)	\$102,388	\$0	\$1,586,135
2052	89/89	\$129,492	\$129,492	\$363,114	\$363,114	(\$233,622)	\$95,089	\$0	\$1,447,602
2053	90/90	\$131,830	\$131,830	\$375,183	\$375,183	(\$243,353)	\$86,783	\$0	\$1,291,032

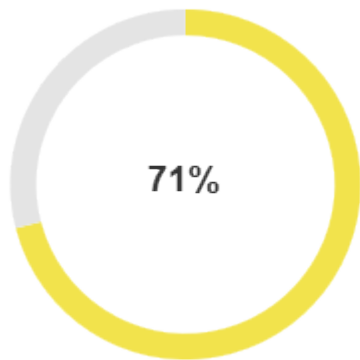
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Monte Carlo Summary - Retirement First | Liquidation Strategy - Retirement first

(Only Show Future Values)

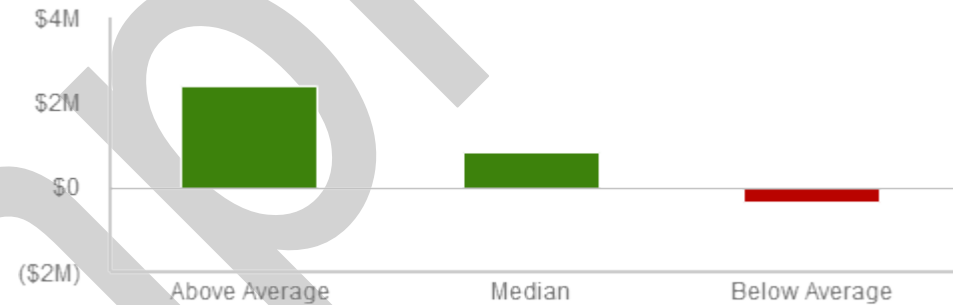
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Probability Of Success



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

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Above Average	80.0%	\$2,405,154
Median	50.0%	\$834,234
Below Average	20.0%	(\$368,469)

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