EKS ASSOCIATES
Fee-Only Comprehensive Financial Life Planning

Retirement Age

Prepared for Bob and Mary Smith

Prepared By

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Cash Flow | Base Facts (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

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

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

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

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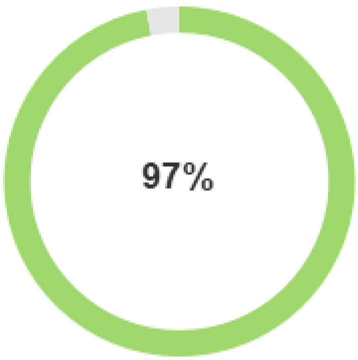
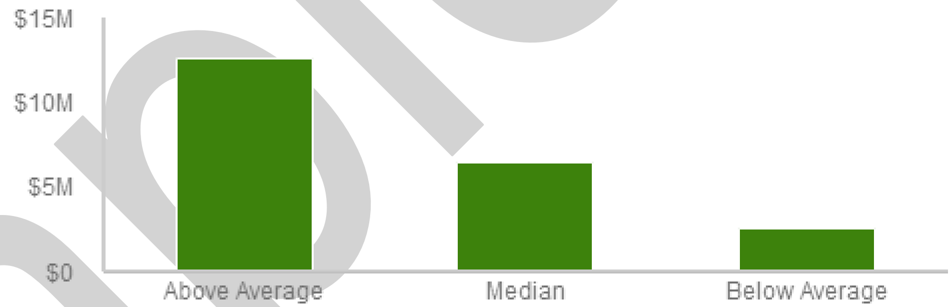
Probability Of Success



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

Portfolio Assets



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

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Cash Flow | Retire at Age 60 (All Years) (Only Show Future Values)

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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	62/62	$36,000	$0	$36,000	$120,000	$120,000	($84,000)	$119,900	$0	$2,035,900
2026	63/63	$36,000	$0	$36,000	$124,800	$124,800	($88,800)	$122,052	$0	$2,069,152
2027	64/64	$36,000	$0	$36,000	$129,792	$129,792	($93,792)	$124,046	$0	$2,099,406
2028	65/65	$36,000	$0	$36,000	$134,984	$134,984	($98,984)	$125,859	$0	$2,126,281
2029	66/66	$36,000	$0	$36,000	$140,383	$140,383	($104,383)	$127,471	$0	$2,149,369
2030	67/67	$83,518	$0	$83,518	$145,998	$145,998	($62,480)	$128,855	$0	$2,215,744
2031	68/68	$91,664	$0	$91,664	$151,838	$151,838	($60,174)	$132,834	$0	$2,288,404
2032	69/69	$93,056	$0	$93,056	$157,912	$157,912	($64,856)	$137,191	$0	$2,360,739
2033	70/70	$94,482	$0	$94,482	$164,228	$164,228	($69,746)	$141,527	$0	$2,432,520
2034	71/71	$95,944	$0	$95,944	$170,797	$170,797	($74,853)	$145,830	$0	$2,503,497
2035	72/72	$97,442	$0	$97,442	$177,629	$177,629	($80,187)	$150,084	$0	$2,573,394
2036	73/73	$98,978	$0	$98,978	$184,734	$184,734	($85,756)	$154,275	$0	$2,641,913
2037	74/74	$100,552	$0	$100,552	$192,123	$192,123	($91,571)	$158,383	$0	$2,708,725
2038	75/75	$102,166	$69,321	$171,487	$199,808	$199,808	($28,321)	$162,388	($69,321)	$2,773,471
2039	76/76	$103,820	$73,342	$177,162	$207,800	$207,800	($30,638)	$166,269	($73,342)	$2,835,760
2040	77/77	$105,516	$77,252	$182,768	$216,112	$216,112	($33,344)	$170,003	($77,252)	$2,895,167
2041	78/78	$107,254	$81,722	$188,976	$224,756	$224,756	($35,780)	$173,566	($81,722)	$2,951,231
2042	79/79	$109,036	$86,442	$195,478	$233,746	$233,746	($38,268)	$176,927	($86,442)	$3,003,448
2043	80/80	$110,862	$91,428	$202,290	$243,096	$243,096	($40,806)	$180,057	($91,428)	$3,051,271

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2044	81/81	$112,734	$96,192	$208,926	$252,820	$252,820	($43,894)	$182,925	($96,192)	$3,094,110
2045	82/82	$114,652	$101,719	$216,371	$262,933	$262,933	($46,562)	$185,492	($101,719)	$3,131,321
2046	83/83	$116,618	$106,944	$223,562	$273,450	$273,450	($49,888)	$187,722	($106,944)	$3,162,211
2047	84/84	$118,634	$113,062	$231,696	$284,388	$284,388	($52,692)	$189,575	($113,062)	$3,186,032
2048	85/85	$120,700	$118,766	$239,466	$295,764	$295,764	($56,298)	$191,003	($118,766)	$3,201,971
2049	86/86	$122,818	$124,698	$247,516	$307,595	$307,595	($60,079)	$191,958	($124,698)	$3,209,152
2050	87/87	$124,988	$130,857	$255,845	$319,899	$319,899	($64,054)	$192,389	($130,857)	$3,206,630
2051	88/88	$127,212	$136,237	$263,449	$332,695	$332,695	($69,246)	$192,237	($136,237)	$3,193,384
2052	89/89	$129,492	$142,798	$272,290	$346,003	$346,003	($73,713)	$191,443	($142,798)	$3,168,316
2053	90/90	$131,830	$148,339	$280,169	$359,843	$359,843	($79,674)	$189,941	($148,339)	$3,130,244

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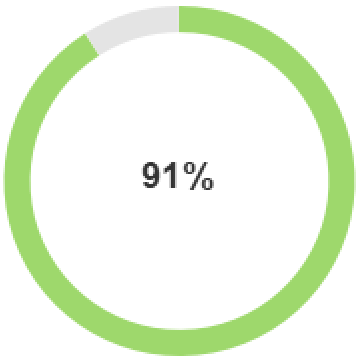
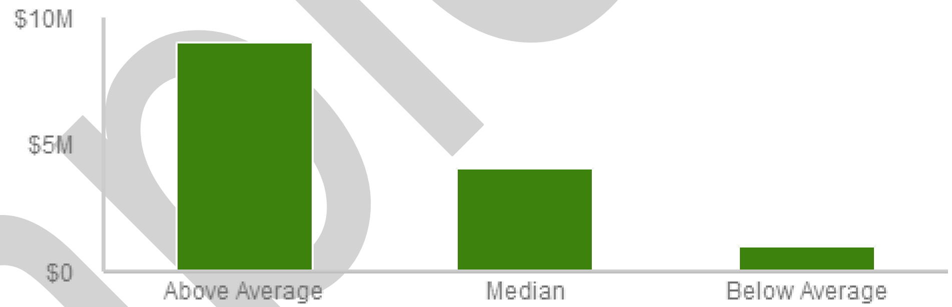


	High	80% - 100%
	Medium	66% - 79%
	Low	0% - 65%

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Above Average	80.0%	$9,069,610
Median	50.0%	$4,104,601
Below Average	20.0%	$1,024,349

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Cash Flow | Retire at Age 68 (All Years) (Only Show Future Values)

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Cash Flow

Bob - Retirement / Mary - Retirement - 2031

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	$188,982	$0	$188,982	$134,984	$134,984	$53,998	$142,783	$0	$2,744,609
2029	66/66	$193,572	$0	$193,572	$140,383	$140,383	$53,189	$151,342	$0	$2,949,140
2030	67/67	$245,818	$0	$245,818	$145,998	$145,998	$99,820	$160,415	$0	$3,209,375
2031	68/68	$91,664	$0	$91,664	$151,838	$151,838	($60,174)	$170,033	$0	$3,319,234
2032	69/69	$93,056	$0	$93,056	$157,912	$157,912	($64,856)	$180,226	$0	$3,434,604
2033	70/70	$94,482	$0	$94,482	$164,228	$164,228	($69,746)	$191,030	$0	$3,555,888
2034	71/71	$95,944	$0	$95,944	$170,797	$170,797	($74,853)	$202,482	$0	$3,683,517
2035	72/72	$97,442	$0	$97,442	$177,629	$177,629	($80,187)	$214,621	$0	$3,817,951
2036	73/73	$98,978	$0	$98,978	$184,734	$184,734	($85,756)	$227,487	$0	$3,959,682
2037	74/74	$100,552	$0	$100,552	$192,123	$192,123	($91,571)	$237,383	$0	$4,105,494
2038	75/75	$102,166	$69,321	$171,487	$199,808	$199,808	($28,321)	$246,124	($69,321)	$4,253,976
2039	76/76	$103,820	$73,342	$177,162	$207,800	$207,800	($30,638)	$255,026	($73,342)	$4,405,022
2040	77/77	$105,516	$77,252	$182,768	$216,112	$216,112	($33,344)	$264,081	($77,252)	$4,558,507
2041	78/78	$107,254	$81,722	$188,976	$224,756	$224,756	($35,780)	$273,283	($81,722)	$4,714,288
2042	79/79	$109,036	$86,442	$195,478	$233,746	$233,746	($38,268)	$282,622	($86,442)	$4,872,200
2043	80/80	$110,862	$91,428	$202,290	$243,096	$243,096	($40,806)	$292,089	($91,428)	$5,032,055

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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
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2045	82/82	$114,652	$101,719	$216,371	$262,933	$262,933	($46,562)	$311,359	($101,719)	$5,356,719
2046	83/83	$116,618	$106,944	$223,562	$273,450	$273,450	($49,888)	$321,134	($106,944)	$5,521,021
2047	84/84	$118,634	$113,062	$231,696	$284,388	$284,388	($52,692)	$330,984	($113,062)	$5,686,251
2048	85/85	$120,700	$118,766	$239,466	$295,764	$295,764	($56,298)	$340,891	($118,766)	$5,852,078
2049	86/86	$122,818	$124,698	$247,516	$307,595	$307,595	($60,079)	$350,832	($124,698)	$6,018,133
2050	87/87	$124,988	$130,857	$255,845	$319,899	$319,899	($64,054)	$360,787	($130,857)	$6,184,009
2051	88/88	$127,212	$136,237	$263,449	$332,695	$332,695	($69,246)	$370,731	($136,237)	$6,349,257
2052	89/89	$129,492	$142,798	$272,290	$346,003	$346,003	($73,713)	$380,638	($142,798)	$6,513,384
2053	90/90	$131,830	$148,339	$280,169	$359,843	$359,843	($79,674)	$390,478	($148,339)	$6,675,849

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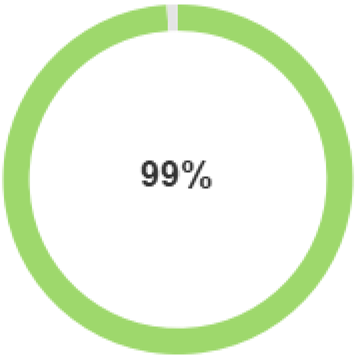
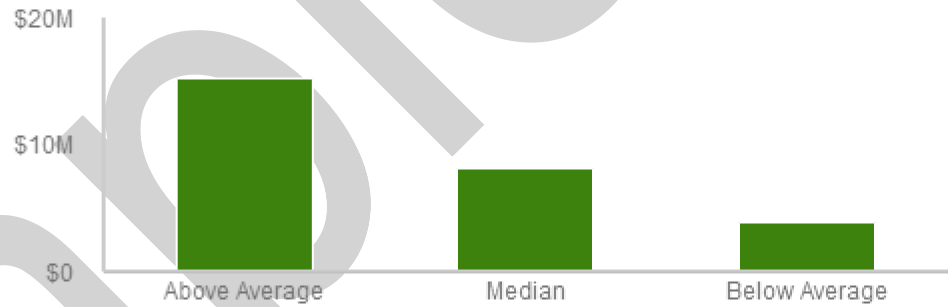


High	80% - 100%
Medium	66% - 79%
Low	0% - 65%

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Above Average	80.0%	$15,278,433
Median	50.0%	$8,145,954
Below Average	20.0%	$3,984,368

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