

Mr. & Mrs. Sample Client

June 12, 2018

Created By: Alex Doll, CFA, CFP®



Today's Data

Personal		
Name	Age	DOB
Mr. Sample Client	48	2/1/1970
Mrs. Sample Client	47	2/1/1971

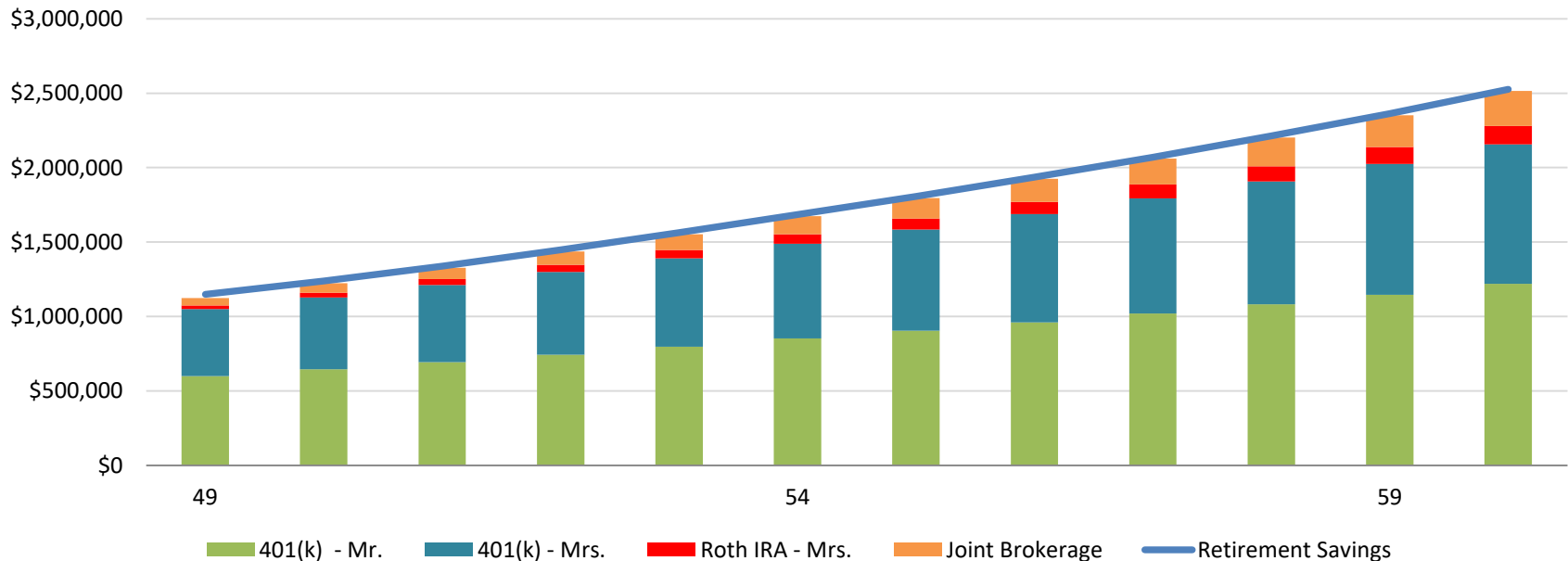
Accounts		
Account Title	Balance	Annual Contribution
401(k) - Mr.	\$600,000	\$15,000
401(k) - Mrs.	\$450,000	\$10,000
Roth IRA - Mrs.	\$25,000	\$5,500
Joint Brokerage	\$50,000	\$10,000

Planning	
Retirement Age	60
Retirement Length	35
Annual Income Need	\$150,000
Social Security @ Full Retirement Age*	\$30,000

Retirement Savings Phase

Age	401(k) - Mr. Contribution		401(k) - Mrs. Contribution		Roth IRA - Mrs. Contribution		Joint Brokerage Contribution		Retirement Savings
49	\$600,000	\$15,000	\$450,000	\$10,000	\$25,000	\$5,500	\$50,000	\$10,000	\$1,150,000
50	\$645,750	\$15,000	\$483,210	\$10,200	\$32,025	\$5,500	\$63,000	\$10,000	\$1,238,985
51	\$693,788	\$15,000	\$518,295	\$10,404	\$39,401	\$5,500	\$76,650	\$10,000	\$1,338,133
52	\$744,227	\$15,000	\$555,352	\$10,612	\$47,146	\$5,500	\$90,983	\$10,000	\$1,447,708
53	\$797,188	\$15,000	\$594,485	\$10,824	\$55,279	\$5,500	\$106,032	\$10,000	\$1,562,984
54	\$852,798	\$15,000	\$635,802	\$11,041	\$63,818	\$5,500	\$121,833	\$10,000	\$1,684,251
55	\$905,938	\$10,000	\$679,417	\$11,262	\$72,783	\$5,500	\$138,425	\$10,000	\$1,806,563
56	\$961,734	\$10,000	\$725,449	\$11,487	\$82,198	\$5,500	\$155,846	\$10,000	\$1,935,227
57	\$1,020,321	\$10,000	\$774,024	\$11,717	\$92,082	\$5,500	\$174,138	\$10,000	\$2,070,566
58	\$1,081,837	\$10,000	\$825,274	\$11,951	\$102,462	\$5,500	\$193,345	\$10,000	\$2,212,918
59	\$1,146,429	\$10,000	\$879,337	\$12,190	\$113,360	\$5,500	\$213,513	\$10,000	\$2,362,638
60	\$1,219,500	\$15,000	\$936,359	\$12,434	\$124,803	\$5,500	\$234,688	\$10,000	\$2,525,351

Retirement Savings Accumulation



Social Security Decision

Age	Base	62	63	64	65	66	67	68	69	70
62	\$21,000	\$21,000								
63	\$22,500	\$21,000	\$22,500							
64	\$24,000	\$21,000	\$22,500	\$24,000						
65	\$26,010	\$21,000	\$22,500	\$24,000	\$26,010					
66	\$28,110	\$21,000	\$22,500	\$24,000	\$26,010	\$28,110				
67	\$30,000	\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000			
68	\$32,400	\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400		
69	\$34,992	\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	
70	\$37,791	\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
71		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
72		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
73		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
74		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
75		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
76		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
77		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
78		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
79		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
80		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
81		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
82		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
83		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
84		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
85		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
86		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
87		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
88		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
89		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
90		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
91		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
92		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
93		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
94		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
95		\$21,000	\$22,500	\$24,000	\$26,010	\$28,110	\$30,000	\$32,400	\$34,992	\$37,791
Total Received		\$714,000	\$742,500	\$768,000	\$806,310	\$843,300	\$870,000	\$907,200	\$944,784	\$982,575

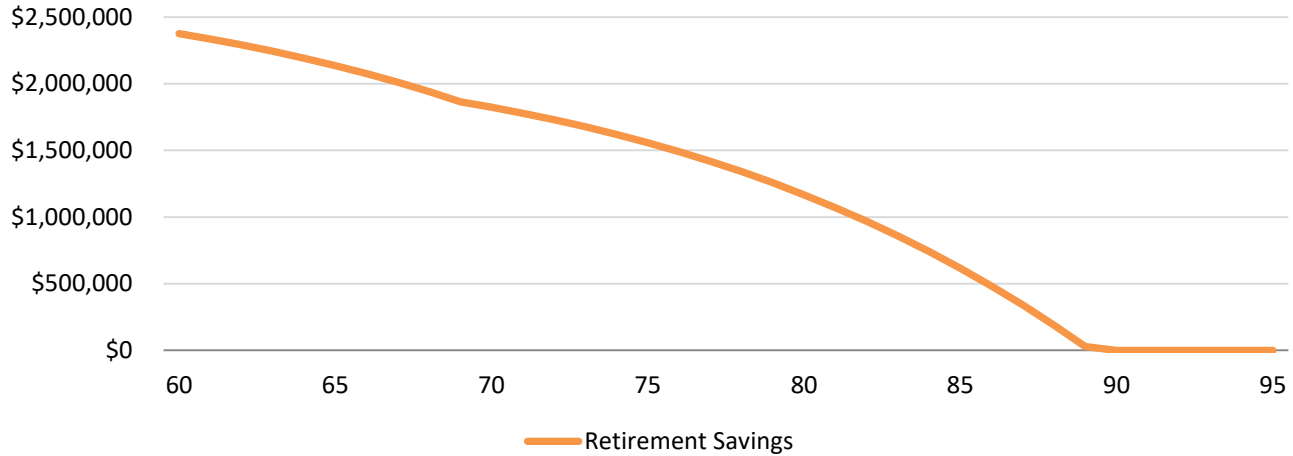
Retirement Phase - Current Scenario

Age	Beg. Account Value	Expenditures	Social Security	Withdrawal	End Account Value
60	\$2,525,351	(\$150,000)	\$0	(\$150,000)	\$2,375,351
61	\$2,375,351	(\$151,500)	\$0	(\$151,500)	\$2,335,043
62	\$2,335,043	(\$153,015)	\$0	(\$153,015)	\$2,291,130
63	\$2,291,130	(\$154,545)	\$0	(\$154,545)	\$2,243,414
64	\$2,243,414	(\$156,091)	\$0	(\$156,091)	\$2,191,689
65	\$2,191,689	(\$157,652)	\$0	(\$157,652)	\$2,135,740
66	\$2,135,740	(\$159,228)	\$0	(\$159,228)	\$2,075,337
67	\$2,075,337	(\$160,820)	\$0	(\$160,820)	\$2,010,243
68	\$2,010,243	(\$162,429)	\$0	(\$162,429)	\$1,940,205
69	\$1,940,205	(\$164,053)	\$0	(\$164,053)	\$1,864,960
70	\$1,864,960	(\$165,693)	\$37,791	(\$127,902)	\$1,823,911
71	\$1,823,911	(\$167,350)	\$37,791	(\$129,559)	\$1,779,069
72	\$1,779,069	(\$169,024)	\$37,791	(\$131,232)	\$1,730,229
73	\$1,730,229	(\$170,714)	\$37,791	(\$132,923)	\$1,677,171
74	\$1,677,171	(\$172,421)	\$37,791	(\$134,630)	\$1,619,669
75	\$1,619,669	(\$174,145)	\$37,791	(\$136,354)	\$1,557,480
76	\$1,557,480	(\$175,887)	\$37,791	(\$138,095)	\$1,490,354
77	\$1,490,354	(\$177,646)	\$37,791	(\$139,854)	\$1,418,025
78	\$1,418,025	(\$179,422)	\$37,791	(\$141,631)	\$1,340,214
79	\$1,340,214	(\$181,216)	\$37,791	(\$143,425)	\$1,256,628
80	\$1,256,628	(\$183,029)	\$37,791	(\$145,237)	\$1,166,961
81	\$1,166,961	(\$184,859)	\$37,791	(\$147,067)	\$1,070,888
82	\$1,070,888	(\$186,707)	\$37,791	(\$148,916)	\$968,071
83	\$968,071	(\$188,574)	\$37,791	(\$150,783)	\$858,152
84	\$858,152	(\$190,460)	\$37,791	(\$152,669)	\$740,757
85	\$740,757	(\$192,365)	\$37,791	(\$154,573)	\$615,493
86	\$615,493	(\$194,288)	\$37,791	(\$156,497)	\$481,946
87	\$481,946	(\$196,231)	\$37,791	(\$158,440)	\$339,681
88	\$339,681	(\$198,194)	\$37,791	(\$160,402)	\$188,243
89	\$188,243	(\$200,176)	\$37,791	(\$162,384)	\$27,151
90	\$27,151	(\$202,177)	\$37,791	(\$164,386)	\$0
91	\$0	(\$204,199)	\$37,791	(\$166,408)	\$0
92	\$0	(\$206,241)	\$37,791	(\$168,450)	\$0
93	\$0	(\$208,304)	\$37,791	(\$170,512)	\$0
94	\$0	(\$210,387)	\$37,791	(\$172,595)	\$0
95	\$0	(\$212,490)	\$37,791	(\$174,699)	\$0

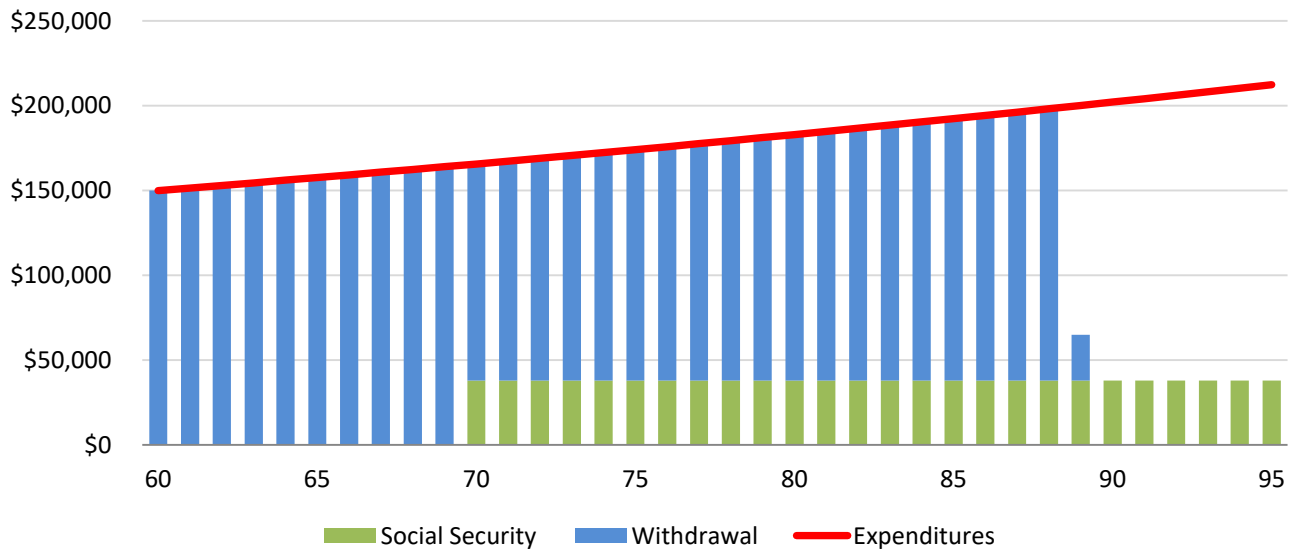
Variables	
Current Age	48
Retirement Age	60
Retirement Length	35
End Age	95
Post Retirement Return	5.0%
Total Savings	\$2,525,351
Annual Expenditures	\$150,000
Inflation on Spending	1.0%
Social Security Start Age	70
Expected Social Security	\$37,791
Social Security COLA	0.0%

Retirement - Current Scenario Charts

Retirement Savings



Retirement Income Sources



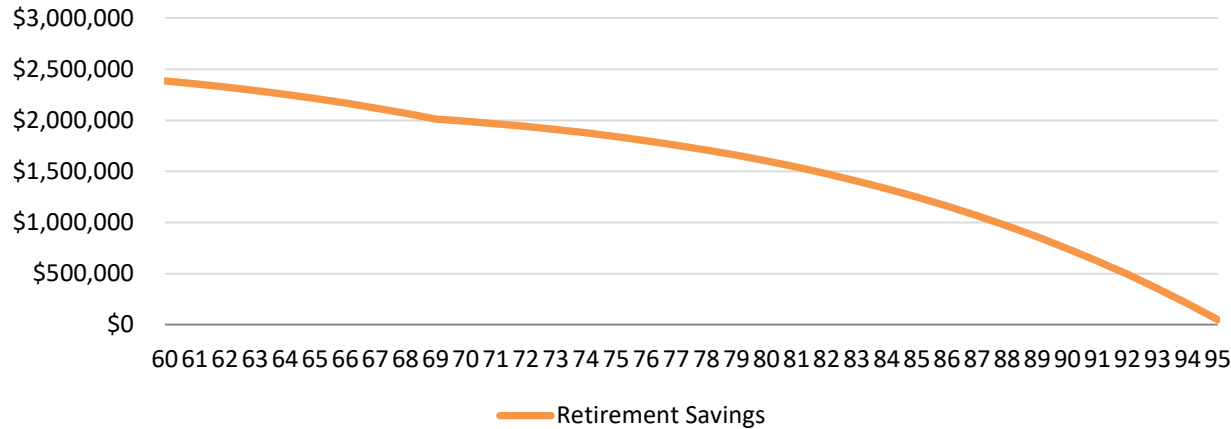
Retirement - Recommended Scenario

Age	Beg. Account Value	Expenditures	Social Security	Withdrawal	End Account Value
60	\$2,525,351	(\$139,298)	\$0	(\$139,298)	\$2,386,053
61	\$2,386,053	(\$140,691)	\$0	(\$140,691)	\$2,357,629
62	\$2,357,629	(\$142,098)	\$0	(\$142,098)	\$2,326,308
63	\$2,326,308	(\$143,519)	\$0	(\$143,519)	\$2,291,928
64	\$2,291,928	(\$144,954)	\$0	(\$144,954)	\$2,254,322
65	\$2,254,322	(\$146,404)	\$0	(\$146,404)	\$2,213,314
66	\$2,213,314	(\$147,868)	\$0	(\$147,868)	\$2,168,719
67	\$2,168,719	(\$149,347)	\$0	(\$149,347)	\$2,120,341
68	\$2,120,341	(\$150,840)	\$0	(\$150,840)	\$2,067,975
69	\$2,067,975	(\$152,349)	\$0	(\$152,349)	\$2,011,408
70	\$2,011,408	(\$153,872)	\$37,791	(\$116,081)	\$1,990,094
71	\$1,990,094	(\$155,411)	\$37,791	(\$117,619)	\$1,966,098
72	\$1,966,098	(\$156,965)	\$37,791	(\$119,173)	\$1,939,271
73	\$1,939,271	(\$158,534)	\$37,791	(\$120,743)	\$1,909,454
74	\$1,909,454	(\$160,120)	\$37,791	(\$122,328)	\$1,876,482
75	\$1,876,482	(\$161,721)	\$37,791	(\$123,930)	\$1,840,180
76	\$1,840,180	(\$163,338)	\$37,791	(\$125,547)	\$1,800,365
77	\$1,800,365	(\$164,972)	\$37,791	(\$127,180)	\$1,756,844
78	\$1,756,844	(\$166,621)	\$37,791	(\$128,830)	\$1,709,415
79	\$1,709,415	(\$168,288)	\$37,791	(\$130,496)	\$1,657,864
80	\$1,657,864	(\$169,970)	\$37,791	(\$132,179)	\$1,601,970
81	\$1,601,970	(\$171,670)	\$37,791	(\$133,879)	\$1,541,495
82	\$1,541,495	(\$173,387)	\$37,791	(\$135,595)	\$1,476,195
83	\$1,476,195	(\$175,121)	\$37,791	(\$137,329)	\$1,405,809
84	\$1,405,809	(\$176,872)	\$37,791	(\$139,081)	\$1,330,065
85	\$1,330,065	(\$178,641)	\$37,791	(\$140,849)	\$1,248,676
86	\$1,248,676	(\$180,427)	\$37,791	(\$142,636)	\$1,161,343
87	\$1,161,343	(\$182,231)	\$37,791	(\$144,440)	\$1,067,748
88	\$1,067,748	(\$184,054)	\$37,791	(\$146,262)	\$967,560
89	\$967,560	(\$185,894)	\$37,791	(\$148,103)	\$860,430
90	\$860,430	(\$187,753)	\$37,791	(\$149,962)	\$745,992
91	\$745,992	(\$189,631)	\$37,791	(\$151,839)	\$623,860
92	\$623,860	(\$191,527)	\$37,791	(\$153,736)	\$493,631
93	\$493,631	(\$193,442)	\$37,791	(\$155,651)	\$354,879
94	\$354,879	(\$195,377)	\$37,791	(\$157,585)	\$207,158
95	\$207,158	(\$197,330)	\$37,791	(\$159,539)	\$50,000

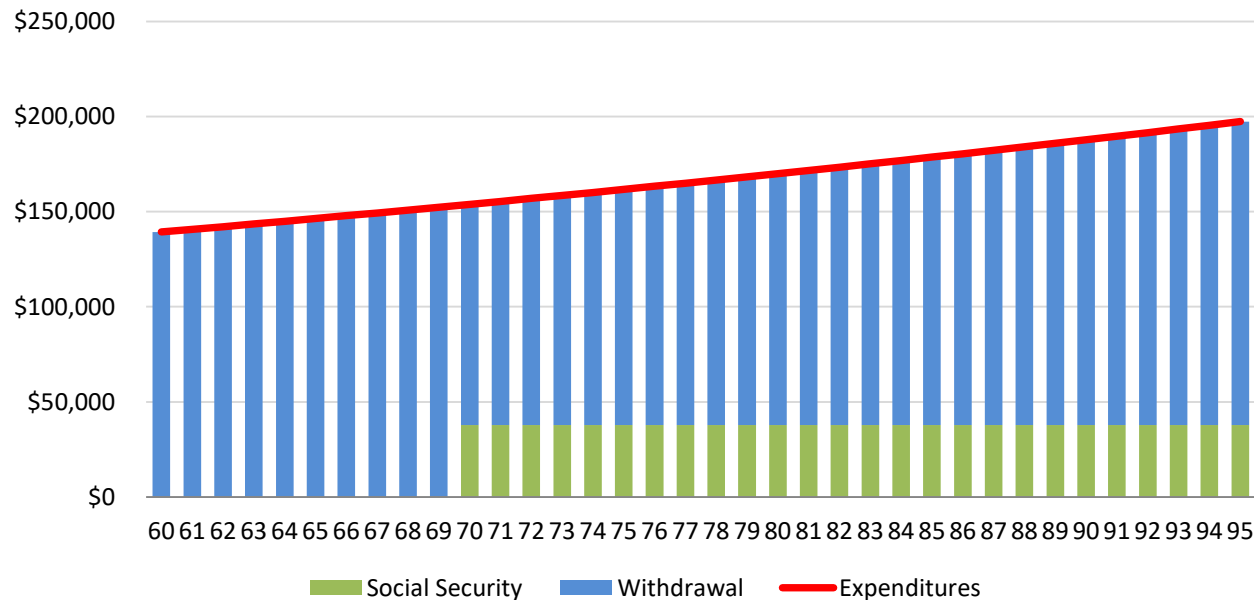
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Expected Social Security	\$37,791
Social Security COLA	0.0%

Retirement - Recommended Scenario Charts

Retirement Savings



Retirement Income Sources



Summary

Current Scenario

Based on current factors, your money lasts until
age 90

To Change?

Work Longer

Work Part Time in Retirement

Spend Less

Save More

Invest More Aggressively

You Selected: Spend Less

Current Scenario Retirement Spending = \$150,000

Recommended Retirement Spending = \$139,000

Disclosures

- All data presented is based on the variables listed. Changing any variable will change (sometimes drastically) the end result, and no number on here is an exact representation of what will happen in the future.
- The data presented should be used to get a general idea of the track you need to take, but it is in no way exact. The numbers are all subject to change as market conditions, savings, and your personal life change. You should meet at least annually with your advisor to ensure that the plan stays up to date.
- The return assumptions are flat and the same every year. This is not how it typically works in the real world, but for purposes of estimating it can be useful. Your advisor will discuss this with you when presenting the plan.
- Tax is not factored into this plan. Taxes can play a large part in retirement but are very hard to estimate, so typically your advisor will recommend increasing your “income need” by 25%-30% to account for eventual taxes.