



Getting Started
with
TOTAL Planning Suite



Menu

- Setting up a new client
- Entering Assumptions
- Asset Information
- Dependent Children
- Income
- Liabilities
- Insurance
- Income Tax Data
- Personal Expenses

The Basics

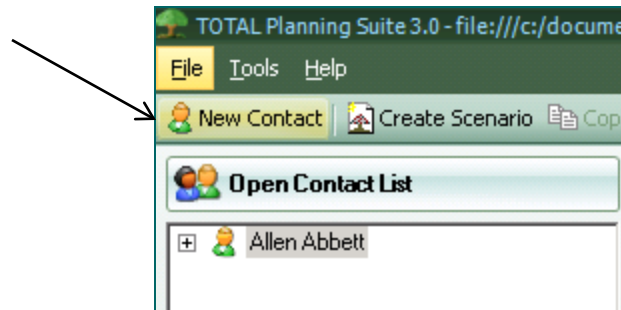


- This lesson will show you how to get started with TOTAL Planning Suite.
- We will cover the most important information you need to include for a basic plan.
- To get more information as you are working, use the F1 key or click Help for context-sensitive help.
- As you become more familiar with the software, you will be able to use the additional input features available to customize your plans for your clients' specific situations.

Starting a new client



- Click the “New Contact” button at the top left.

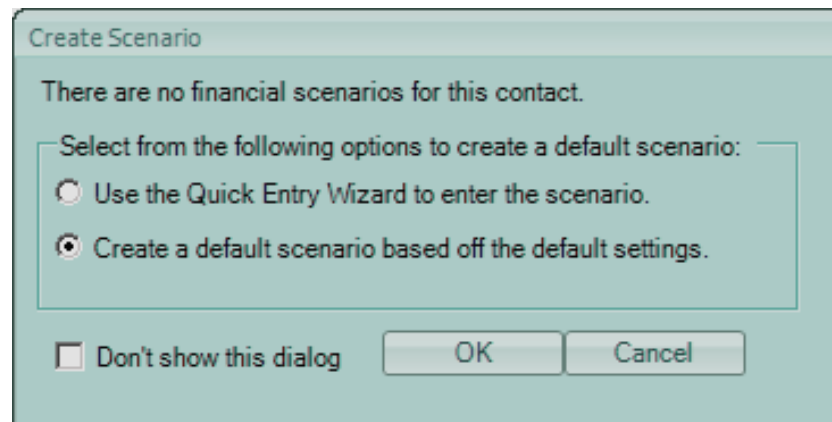


- If you are asked to choose between “Use the Quick Entry Wizard” and “Create an empty contact”, for this lesson choose “Create an empty contact”. (The Quick Entry Wizard is used to fill in some of the common data entry fields using the wizard format.)

Creating a scenario



- If you are asked to “Use the Quick Entry Wizard to enter the scenario” or “Create a default scenario based off the default settings”, choose “Create a default scenario based off the default settings” for this lesson.



Contact Information



- Enter the first and last name for each individual.
- Make sure to enter a birth date (this is used for a number of report calculations.)
- Social Security number, gender, address, phone and other contact information are optional.
- Use the "Check if married" box to indicate marital status.
- The Client, Active and Type checkboxes can be used to sort your client list using the Find function (in Open Contact List.)

Assumptions



SCENARIO INFORMATION

- If you want a date other than today's date to appear on the cover page, enter it in the Cover Page Date box.
- You can change the Scenario name to something more descriptive by overwriting the text in the Scenario box.
- The Cover Name appears on the first page of your report.

A screenshot of the "Assumptions" window in the Money Tree Software. The window title is "TOTAL Planning Suite 3.0 - file:///c:/documents and settings/lisa/my documents/money tree software/total planning system/data.tpsdb". The menu bar includes "File", "Tools", and "Help". The toolbar contains "New Contact", "Copy Scenario", "Easy Money Report", "Golden Years Report", "Strategic Solutions Reports", and "Express Reports". The left pane shows a tree view with "Open Contact List" expanded to "Allen Abbett", which is further expanded to "Retire at 65". The main area is titled "Assumptions" and has tabs for "Scenario Information", "Assumptions", and "Report Options". The "Scenario Information" tab is active, showing fields for "Cover Page Date" (1/5/2006), "Scenario" (Retire at 65), "Cover Name" (Allen and Betty Abbett), "Page Header" (Securities offered by Asset Advisors - a Registered Investment Advisor), "Easy Money Title", and "Golden Years Title". Below these fields is a table for "Individual 1" and "Individual 2" with rows for "Retire Age", "Life Exp", and "Alt Life Exp".

	Individual 1	Individual 2
Retire Age	65	65
Life Exp	97	96
Alt Life Exp	91	90

Assumptions



SCENARIO INFORMATION (cont.)

- Set your clients' retirement ages in the Retire Age box (this defaults to 65.)
- If you want to use a Life Expectancy different than the calculated age (shown as the greyed-out number next to Life Exp), enter the override age in the Alt Life Exp box.

	<u>Individual 1</u>	<u>Individual 2</u>
Retire Age	65	65
Life Exp	97	96
Alt Life Exp	91	90

Assumptions



ASSUMPTIONS

There are three tabs under the Assumptions subtab. We will cover only the two that you will commonly change:

1. Retirement Rates

- These are the default rates of return used for each type of asset. They apply if specific rates for each individual asset are not entered in the Assets section.
- If the “Use This Rate After Retirement” box is checked, the Post-Retirement Rates will be used beginning at the retirement age you chose in Scenario Information. Checking the box will cause these rates to be used at retirement age *even if you have entered specific rates in the Assets section.*

Assumptions



ASSUMPTIONS

1. Retirement Rates (cont.)
 - You can defer the RMD start age by entering a beginning age for each individual. (If not entered, age 70 ½ is used.)
 - Checkboxes are available to choose whether to calculate penalty taxes on early retirement plan distributions and to include the retirement plans in reports showing asset mix.

Assumptions

Scenario Information | **Assumptions** | Report Options

Retirement Rates | Other Rates | Misc

Pre-Retirement Rates *		Post-Retirement Rates **	
Taxable	6.00%	Taxable	6.00%
Tax Deferred	6.00%	Tax Deferred	6.00%
Tax Free	5.75%	Tax Free	5.75%
Equity / Other	8.00%	Equity / Other	8.00%
Retirement Accounts	7.50%	Retirement Accounts	7.50%

* Used if no rate is entered for a particular type in pre-retirement period

Note: When the default rate for Equity is used, the total rate will be assigned 1/4 each to Interest, Dividend, Capital Gain, and Appreciation

** Optional rate to be used after retirement if box is checked below

Use This Rate After Retirement

Defer RMD start age past age 70 1/2 until age

Calculate Penalty Tax on Pre 59.5 plan distributions

Include Retirement Plans in Asset Allocation Mix, Asset Pyramid, and Liquidity Reports

Assumptions



ASSUMPTIONS

2. Misc

- This tab determines which accounts receive surplus from cash flow. To change the percentage going to each account, use the Edit Allocation button.

The screenshot shows the "Assumptions" window with the "Misc" tab selected. It displays a table for "Cash Flow" allocation and a section for "Golden Years Only".

	Taxable	Tax Deferred	Tax Free	Equity/Other	Total	
Reinvest surplus %	20.00%	20.00%	20.00%	40.00%	100.00%	Edit Allocation
After age <input type="text" value="70"/> change to	25.00%	25.00%	25.00%	25.00%	100.00%	

Golden Years Only

Ignore Pre-retirement Cash Flow Surplus or Shortage?

If above is checked, Then enter the Effective Pre-retirement Tax Rate to use on Interest and Dividends

Assumptions



ASSUMPTIONS

2. Misc (cont.)

- In the Easy Money report, the pre-retirement reinvestment percentages will be used only for Other Income items (all of which are deposited to assets after deducting any Other Expense amounts.) Easy Money does not reinvest cash flow surpluses generated by ordinary income and expenses until retirement age.
- You can choose to ignore pre-retirement cash flow surpluses and shortages for Golden Years using the checkbox. This makes it work more like Easy Money.

Assumptions



REPORT OPTIONS

- o The Report Cover Page Lines are used to enter your advisor information (name, address, phone, website address, etc.)

Just overwrite the default lines with your contact info.

Assumptions

Scenario Information | Assumptions | **Report Options**

Tax Favored Investing (Easy Money Only)

This is for a conceptual illustration of the result of using investments with different type of tax treatment. Indicate the dollar amounts and annual rate of return to use as defaults in the report.

Initial Investment Amount	20,000
Amount Additions (annual)	2,000
Taxable	5.00%
Tax Deferred	5.00%
Tax Free	5.00%
Tax Deductable	5.00%
Capital Gains	5.00%

Report Cover Page Lines

Asset Advisors
A Registered Investment Advisor
1600 SW Western Blvd. Ste 110
Corvallis, OR 97333
877-421-9815
www.moneytree.com

Monthly Accumulation Rates (Easy Money Only)

If the client needs to invest additional amounts to make up a shortfall, indicate the three rates of return to be assumed on the additions.

Low	Medium	High
5.00%	7.00%	9.00%

Report Details

Net Worth	Ownership	<input checked="" type="checkbox"/> Show scenario name on reports
Sort Asset Details by	Description	<input type="checkbox"/> Show Social Security numbers on reports
Monte Carlo Distribution Option	Normal	<input checked="" type="checkbox"/> Include Audit Trail notes on reports
Report Title Justification	Left	
Report Cover Justification	Left	
Report Divider Justification	Left	
Cash Flow Page Format	Monthly	

Assumptions



REPORT OPTIONS (cont.)

- Tax Favored Investing options are used on the Tax Favored Investing report in Easy Money to compare the future accumulation and income potential of various types of investments.
- Monthly Accumulation Rates are used in Easy Money for the Retirement Needs Analysis. These rates of return are used to demonstrate additional funds that your client may need to invest now to cover their retirement spending needs.

Monthly Accumulation Rates (Easy Money Only)

If the client needs to invest additional amounts to make up a shortfall, indicate the three rates of return to be assumed on the additions.

Low	Medium	High
5.00%	7.00%	9.00%

Assumptions



REPORT OPTIONS (cont.)

- o Report Details gives a variety of options for the layout of your reports. One particularly useful option is to “Include Audit Trail notes on reports”. Using this option will add the page number of each detail calculation sheet used in the report page you are viewing. This allows you to easily trace back the numbers used in calculations.

Report Details		
Net Worth	Ownership	<input checked="" type="checkbox"/> Show scenario name on reports
Sort Asset Details by	Description	<input type="checkbox"/> Show Social Security numbers on reports
Monte Carlo Distribution Option	Normal	<input checked="" type="checkbox"/> Include Audit Trail notes on reports
Report Title Justification	Left	
Report Cover Justification	Left	
Report Divider Justification	Left	
Cash Flow Page Format	Monthly	

Assets



ASSETS

- In the Assets subtab, click the Add button to start entering each asset.
- Use the Asset Details tab to enter the asset information.

The screenshot displays the 'Assets' window in Money Tree Software. At the top, there are tabs for 'Assets', 'Risk / Financial Attitudes', 'Summary', 'Qual Plan Additions', 'Asset Allocation', 'Asset Rate Changes', and 'Asset Accounts'. Below the tabs are buttons for 'Add', 'Delete', 'Customize Asset Classes', and 'Update Stock Prices'. A table lists three assets:

Description	Group	Class	Type	Value
Albert's IRA	Mutual Funds (Stoc...	Growth and Income	Retirement Plan	\$50,000
Real Estate	Real Estate / REIT	Misc	Equity/Other	\$8,000,000
Residence	Residence			\$1,000,000

Below the table is the 'Asset Details' form, which is currently showing details for 'Albert's IRA'. The form has tabs for 'Stock / MF / Account Information', 'Monthly Additions / Withdrawals', and 'Residence'. The 'Stock / MF / Account Information' tab is active, showing the following fields:

Description	Albert's IRA	# Shares or Units	1.0000
Asset Account	(None)	\$ Price Share / Unit	50,000.00000
Group	Mutual Funds (Stocks)	Value	50,000
Liquidity		Cost Basis	0
Class	Growth and Income	Interest Rate	0.00%
Type	Retirement Plan	Dividend Rate	0.00%
Retirement Plan	IRA Account	Capital Gain Rate	0.00%
Account Owner	Individual 1	Appreciation Rate	0.00%
Beneficiary		Update Rates with Asset Class Rates	

At the bottom of the form, there are three checkboxes: 'Subject to AMT Tax?' (unchecked), 'Check if used for retirement' (checked), and 'Project this Retirement Plan separately' (unchecked).

Assets



ASSETS (cont.)

1. Asset Details

- Each asset must have a Group and Type to be included in your reports.
- For single-unit assets (such as a house, personal property, savings account, etc.), enter 1 share or unit and use the total value of the property as the \$ Price Share / Unit.
- If you are using the default rates of returns entered in Assumptions, you can leave the rates of return in Asset Details at 0.00%. If you want to enter specific rates for each asset, use the rate boxes in the Asset Details tab.
- Be aware that if you enter a rate of return for *any* asset of a type (Taxable, etc.) that you will need to enter a rate for each of the assets in that type. The default rates will be used ONLY if no asset in a type has a rate of return entered in Asset Details.
- Only assets that are checked "Used for Retirement" will be included in your retirement asset totals. If this box is not checked, the asset will appear only in the Current Net Worth report.

Assets



ASSETS (cont.)

2. Monthly Additions/Withdrawals

- To add money to or withdraw from an asset, use the Monthly Additions / Withdrawals tab. Entries in the upper boxes continue until retirement. For future changes or additions/withdrawals past retirement age, use the age change table at the bottom. Additions are entered as a positive number, withdrawals as a negative.

- To stop additions or withdrawals you have entered, put the stop age in the bottom box with a \$0 amount

	\$ Amount	Increase %	- OR -	% of Salary **
Personal Monthly Additions \$	500.00		- or -	0.00%
Company Monthly Additions	0.00	2.00%	- or -	0.00%

** If % of salary is selected, then monthly dollar amounts will be ignored and contributions will be a percentage of salary

Use table below for future changes given Christine's Current Age of 58 and Retire Age of 66

	Age	Monthly \$ Amt
	65	(1,000.00)
▶	70	0.00

* (Personal \$/mo) - Monthly deposits paid by personal funds
(Company \$) - Monthly deposits contributed by company (qualified plans only)*
(Increase %) - Percent annual increase on personal and company deposits
(Pers % salary) - Personal contributions as a % of salary (overrides personal \$ amounts)
(Co % salary*) - Company contributions as a % of salary (overrides company \$ amounts)*

Assets



ASSETS (cont.)

3. Residence

- The Residence tab can be used to sell a residence asset at a future date and to purchase a new residence. If you make entries for a new mortgage %, interest rate and number of years, this data will be used to create a new mortgage liability and down payment to purchase the new residence.

Asset Details	Stock / MF / Account Information	Monthly Additions / Withdrawals	Residence
Client Age at Sale			65
Sales Cost (Percent of Sales Price)			6.00%
Appreciation Rate			2.00%
Cost of Replacement Home (In Today's Dollars)			300,000
New Mortgage (% of Replacement Home to Finance)			80.00%
Interest Rate on New Mortgage Loan			5.50%
Number of Years for the New Loan			30

Dependent Children



- Use this screen to enter the names and ages of dependent children. Children entered are picked up as dependents for tax calculations.
- This section is also used to calculate college expenses, current college savings and monthly deposits.
- The “Deduct education expenses from savings/investment assets” box determines whether college costs are deducted from the parents’ assets.

Dependent Children

All Dependents

Percent of college costs parents plan to pay: 50.00% 6.50% Rate of return after tax of education funds
Inflation rate for education expenses: 5.50%

Deduct education expenses from savings/investment assets

Name	Age	First Year of School
John Allen	5	2022
Jane Allen	3	2024

First Name	M. I.	Last Name
John		Allen
Social Security #	Birth Date	3/6/2004
Dependent Until Age	22	5
First Year of College	2022	<input type="button" value="Calculate First Year of Attendance"/>
# of Years of College	4	
Type of School	Private	
Funds Available	4,000	
Annual College Cost	20,000	<input type="button" value="College Cost Estimator"/>
Monthly Savings	55	

Income



EARNED INCOME

- Use the Earned Income tab to show salary and wages for each individual.
- The Tax \$ column determines what portion of wages are entered into tax calculations. This column can be reduced for HSA accounts or other pre-tax deductions.

Income

Earned Income | Social Security | Pensions | Other Income/Expenses

Income Data (Annual Amounts)

Income Type	Incr %	Tax \$	CF \$	Disab \$	Surv \$
Indiv 1 Salary and Wages	3.00%	150,000	150,000	150,000	150,000
Indiv 1 Self Employment					
Indiv 2 Salary and Wages					
Indiv 2 Self Employment					

Current Age 3.00% **Retirement Age** 0.00%

Use table below for future changes given Albert's Current Age of 50 and Retire Age of 60

	Age	Incr %	Tax \$	CF \$	Disab \$	Surv \$
*						

(Incr %) - Annual increase rate for this period.
(Tax \$) - Amount to use for the Taxable Income report
(CF \$) - Amount to use for the Cash Flow report
(Disab \$) - Amount this individual will earn for the "Disability" report *
(Surv \$) - Amount this individual will earn as a survivor on the "Survivor" reports *
*Amount of earned income earned by Indiv 1 to be shown on the Survivor or Disability report pages. This will apply if Indiv 2 is disabled or dies.

Income



EARNED INCOME (cont.)

- The CF \$ column is the amount that will be shown as cash flow for spending purposes.
- Disab \$ is the amount this individual would continue to earn if their spouse becomes disabled. (This shows up only on the Disability reports.)
- Surv \$ is the amount this individual would continue to earn if their spouse dies. (This shows up only on the Survivor and Insurance reports.)
- Self Employment wages entered will have FICA calculated at the self-employed rate

Income



SOCIAL SECURITY

- TOTAL Planning will calculate Social Security benefits based on the individual's current earned income if no benefit is entered.
- Use the "NOT qualified to receive" checkbox to turn off Social Security benefit calculations.
- For Easy Money reports, you can set the portion of SS that is taxable or let the system compute by leaving this set to 0%.

Income

Earned Income **Social Security** Pensions Other Income/Expenses

Retirement Social Security Benefits

Check if NOT qualified to receive SS benefits Indiv. 1 Indiv. 2

Percent of computed SS benefit to show on report Indiv. 1: 100% Indiv. 2: 100%

Social Security benefit increase rate (SS cola rate) 2.00%

Portion of SS benefit assumed to be taxable 0% (Easy Money only)

Social Security (Monthly Amounts)

Leave the following fields blank to use calculated Social Security Benefits based on contact's age and income level.

- If retirement age is less than 62, SS benefits will start at age 62, otherwise benefits will start at retirement age.
- If any other starting age is desired, enter the desired age in the first column, and enter the desired amount in the appropriate columns.
- If change in amount is planned at any age in the future, indicate with a new age in the age change table.
- If the start age for SS benefits is after Retirement age AND after 62 put in a value of 1 in the fields for Tax \$ and CF/Ret \$ at age 62, and then at the actual starting age (i.e. 66) put in 0 to calculate the benefit automatically or the actual expected amount.

Use table below for future changes given Albert's Current Age of 50 and Retire Age of 60

	Age	Tax \$	CF/Ret \$	Disab \$	Surv \$
*					

(Age) Starting age or change age
(Tax \$) - Gross Monthly amount to be used on the Current Income Tax report
(CF/Ret \$) - Monthly amount to use on current Cash Flow and Retirement reports (if other than calculated amount)
(Disab \$) - Monthly amount to use on current Disability report (Easy Money)
(Surv \$) - Monthly amount to use on current Survivor reports (Easy Money)

Income



SOCIAL SECURITY (cont.)

- If you know the amount of benefit and would like to manually enter it, put the monthly benefit in the age table at the bottom.
- The program will automatically start Social Security benefits at age 65. If you need to start at a later age, you must put age 62 on the first line and \$1 in each of the boxes. Then put the age you wish to start benefits on the second line and enter the dollar amount of the benefit (or leave \$0 for the program to calculate.)

Age	Tax \$	CF/Ret \$	Disab \$	Surv \$
62	1	1	1	1
66	1,250	1,250	1,250	1,250

Income



PENSIONS

- Two pensions can be entered for each individual.

Earned Income Social Security **Pensions** Other Income/Expenses

Pensions

- Individual 1 Benefit
- Individual 1 Benefit
- Individual 2 Benefit
- Individual 2 Benefit

Owner Individual 1 State Tax Exempt

Plan Name Individual 1 Benefit

Survivor benefit as a % of pension (for retirement reports) 50.00%

Amount payable \$/mo to survivor now (for survivor reports) 500

Use table below for future changes given Albert's Current Age of 50 and Retire Age of 60

	Age	Mo benefit	Incr %	Incr \$ Amt
▶	60	1,000	2.00	0
*				

(Mo benefit) - Monthly pension benefit expected.
(Incr %) - Increase rate (COLA cost of living adjustment) either before or after pension starting age.
(Incr \$ Amt) - Increase amount - used to indicate a specific dollar amount that increases the monthly benefit each year (not compounded.) Overrides any Percent increase rate entered.

Income



OTHER INCOME/EXPENSES

- Use the Other Income/Expenses section for one-time or special items.
- Although Easy Money does not apply pre-retirement cash flow shortages and surpluses to asset balances, items entered in Other Income/Expenses *do* affect assets. If you are using Easy Money and enter pre-retirement income items that are being spent instead of added to assets, you will need to show the corresponding expenses as Other Expense to offset the income.

Income / Expenses

- Rental Real Estate
- Inheritance
- Sale of equipment
- Gift to kids
- Extended travel

Description: Rental Real Estate

	Annual \$ Amt.	Incr%	Surv 1 \$	Surv 2 \$	Taxable %
Current Age	0	0.00%	0	0	0.00%
Use table below for future changes given Allen's Current Age of 55 and Retire Age of 65					
Age	Annual \$ Amt	Incr %	Surv 1 \$	Surv 2 \$	Taxable %
▶ 66	5,000	4.00	5,000	0	100.00
76	0	0.00	0	0	0.00
*					

Income Tax Data



TAX DATA

- Most income tax items are picked up automatically from other entries. Use Tax Data to enter only items that are not already in other sections (such as rental income or capital loss carry-forward.)
- **File Status/Options**
- Preliminary entries for Tax Filing Status and Number of exemptions are computed from entries in other sections. You can change these if they do not reflect your client's situation.
- State Tax taxes will only be computed if you set the State For Tax Purposes Now in Income Tax Data and also set your state tax rates in Tools, File Settings/Defaults.

Income Tax Data



ITEMIZED DEDUCTIONS

- Items such as charitable contributions, medical expenses and property taxes can be entered as Itemized Deductions instead of Personal Expenses.
- Items entered in Itemized Deductions are picked up as expenses for Cash Flow and also used for tax calculations.

Itemized Deduction Type	% of Gross	Annual \$ Amount*	% Increase
Charitable Contributions	0.00%	5,000	0.00%
Medical Expenses			
Miscellaneous			
Other Deductible Interest			
Other Tax (non property/state)			
Property Tax			

* Present Annual \$ amount - (in today's dollars)

Use table below for future changes given Albert's Current Age of 50 and Retire Age of 60

	Age	% of Gross	Annual \$ Amo	% Increase
*				

Liabilities



- Enter liabilities for items such as credit cards, mortgages and auto loans in Liabilities.
- For residence mortgages, you can tie the liability back to the asset by using the Residence Asset drop-down box.

Description	Type	Account Balance
RE mortgages	Investment Real Estate	\$3,000,000

Description	RE mortgages	Date Opened	
Residence Asset		Original Amount	0
Type	Investment Real Estate	Current Balance	3,000,000
Owed To		* Mo Payment (P & I Only)	19,900
Owned By	Individual 1	Interest Rate	7.0000%
Payoff at death?	Individual 1 Death	Balloon Payoff Age (Indiv 1)	0
Purpose		<input checked="" type="checkbox"/> Interest Tax Deductible?	

Memorandum: *Additional principal payments may be included.

- Interest can be deducted from taxes by using the checkbox.

Liabilities



- Loans payments for the liabilities entered in this section are added to cash flow as an expense.
- Using the Current Balance, Monthly Payment and Interest Rate, the program will calculate an amortization schedule for your loan. The loan expense will be automatically stopped at payoff.
- If the loan is to be paid off early, you can use the Balloon Payoff Age. The payoff balance will be calculated as an additional expense for that year.
- The "Payoff at death" option is used only in the Easy Money survivor and insurance reports.

Insurance



LIFE INSURANCE

- Click “Add Policy” to enter life insurance.
- To have insurance appear after retirement, you will have to enter a Retirement Face Amount.
- Premiums are included in cash flow as an expense.

- Use the Worksheet tab to enter changes such as an end to term insurance or changes in premium amounts

Insurance

Life Insurance | Life Summary | Misc. Insurance | Disability/Long-Term Care

All Policies

Suppress Life Insurance Benefits on Retirement Report? Indiv. 1 Indiv. 2

Include cash values in Asset Allocation and Liquidity reports?

Insurance Needed: Make lower limit equal to Immediate Cash Need (on Survivor Estimate report)

Add Policy | Delete Policy

Description	Type	Insured	Face Amount	Premium	Cash Value
Albert's Term Life	Term (personal)	Individual 1	200,000	600	0
Alexandra's Life	Permanent	Individual 2	100,000	2,000	2,000

General | Worksheet

Description	Alexandra's Life	Current Annual Premium	2,000
Type	Permanent	Current Face Amount	100,000
Company		Current Cash Value	2,000
Insured	Individual 2	Retirement Annual Premium	0
Beneficiary	Individual 1	Retirement Face Amount	100,000
Owner	Individual 1	Retirement Cash Value	5,000
Policy Number		Current Loan Amount	0

Insurance



MISC. INSURANCE

- Use this section for policies such as auto, homeowners, disability and medical.
- Premiums are included in cash flow as an expense.
- The worksheet tab can be used to make future changes to premiums.

The screenshot displays the "Insurance" software interface. At the top, there are tabs for "Life Insurance", "Life Summary", "Misc. Insurance" (which is selected), and "Disability/Long-Term Care". Below the tabs are buttons for "Add Policy" and "Delete Policy". A table lists three policies:

Description	Type	Insured	Premium
Mazda policy	Auto	Individual 1	5,000
Residence homeowners	Homeowners, P&C, Other	Individual 1	600
Alexandra's disability	Disability	Individual 2	400

Below the table, there are two tabs: "General" and "Worksheet". The "Worksheet" tab is active, showing a form for editing the "Alexandra's disability" policy. The form includes fields for Description, Type, Company, Insured, Current Annual Premium, and Inflation Rate.

Description	Alexandra's disability	Insured	Individual 2
Type	Disability	Current Annual Premium	400
Company	Provident	Inflation Rate *	3.20%

* If no inflation rate is entered, then personal expense inflation rate will be applied to Auto, Medical and Homeowners/P&C premiums

Personal Expenses

- Personal expenses can be entered individually or as a single miscellaneous expense.
- Enter either a monthly or yearly amount, but not both (this will double the expense.)

Personal Expenses

Expense	C-\$/mo	C-\$/yr	C-% inc	R-\$/mo	R-\$/yr	R-% inc	Dis %	Surv %
Miscellaneous Expense	1200	0	3.91	800	0	5.21	80	100
Rent or lease payment...	0	0	3.60	0	0	3.60	80	100
Food and Household E...	600	0	3.60	400	0	3.60	80	100
Groceries	0	0	3.60	0	0	3.60	80	100
Household Supplies	0	0	3.60	0	0	3.60	80	100
Eating Out	0	0	3.60	0	0	3.60	80	100
Utilities	445	0	3.60	445	0	3.60	80	100
Gas/Electric	0	0	3.60	0	0	3.60	80	100
Water/Trash	0	0	3.60	0	0	3.60	80	100

"C" = Current expenses. "R" = Retirement age expenses. % Incr = Percent annual increase rate.
 Dis % and Surv % = percent of current amount to be used in the Disability or Survivor reports.

Do not include itemized deductions, debt payments or insurance premiums in this section.

Description:
 Disability Pct:
 Survivor Pct:

	Summary (Current and Retire Age)		
	Month	Year	Total
Current Age	1,200	0	3.91%
Retirement Age	800	0	5.21%

Use table below for future changes given Allen's Current Age of 55 and Retire Age of 65

	Age	Amount/mo	Amount/yr	Increase %
▶	66	4,695	0	3.56
	67	4,400	0	3.00

*
 (Amount/mo) - Amount of the expense paid monthly
 (Amount/yr) - Amount of the expense paid annually [or annual total of quarterly or other frequency]
 (Increase %) - Annual increase rate to be applied to this expense

Personal Expenses

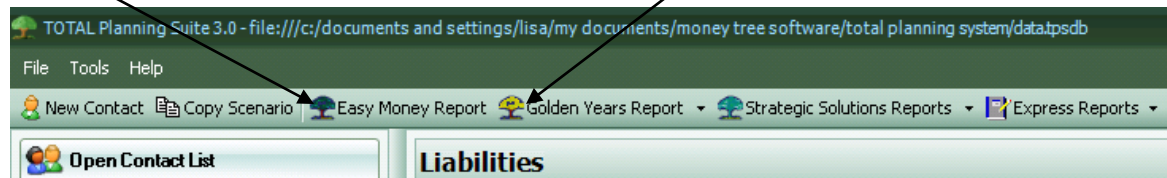


- You will need to enter both a current amount per month or year (C-\$/mo or C-\$/yr) and a retirement amount per month or year (R-\$/mo or R-\$/yr). These are entered in the Current Age and Retirement Age boxes in the center of the screen for each expense.
- The percentage of each expense needed if one individual is disabled is entered in the Disability Pct box.
- The percentage of each expense needed if one individual dies is entered in the Survivor Pct box.
- Future changes for each expense can be entered in the age change table at the bottom.
- A summary of all expenses entered so far appears in the Summary (Current and Retire Age) box at the center right of the screen.

You're finished!



- That's all there is to entering a basic plan in TOTAL Planning Suite
- With the data you have entered, you can use the icons at the top of the screen to run an Golden Years or Easy Money report and review your clients' plan.



- As you become more familiar with the program, you will find more detailed options to customize your plans to your clients' specific situations.
- Always feel free to call our Technical Support Department at (877) 421-9815 with other questions you may have.