

Mar 29, 2018

## Personal Retirement Analysis

# Allen & Betty Abbett

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Sample Plan - TOTAL Cash-Flow-Based Planning



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IMPORTANT: The illustrations or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

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## Assumptions Comparison

F9

Sample Plan - TOTAL Cash-Flow-Based Planning vs No Vacation Home

Prepared for Allen &amp; Betty Abbett

29-Mar-18

The following basic information was used in preparing the reports. Other assumptions may have been used in preparation of this projection which are not shown here.

Basic Plan Assumptions:	Sample Plan - TOTAL Cash-Flow-Based PI		No Vacation Home	
	Allen	Betty	Allen	Betty
Current Age	53	51	53	51
Retirement Age	65	64	65	64
Annual Salary	\$86,000	\$72,000	\$86,000	\$72,000
Self Employed Income		\$8,000		\$8,000
Age to start Soc. Sec. benefits	67	67	67	67
Monthly pension benefits		\$200		\$200

Investment accounts:	Sample Plan - TOTAL Cash-Flow-Based PI			No Vacation Home		
	Amount	Monthly Additions	Weighted Return	Amount	Monthly Additions	Weighted Return
This section includes amounts in your current savings and investment accounts.						
Asset accounts						
Taxable (at ordinary rates)	\$83,800	\$250	1.65%	\$83,800	\$250	1.65%
Equity & Other	165,000	500	7.50%	165,000	500	7.50%
Tax-Deferred			6.00%			6.00%
Tax-Free			5.75%			5.75%

Retirement Accounts:	Sample Plan - TOTAL Cash-Flow-Based PI			No Vacation Home		
	Amount	Additions Pers./ Comp.	Rate of Ret.	Amount	Additions Pers./ Comp.	Rate of Ret.
This group includes tax deductible retirement plans like IRA, 401(k), profit sharing, etc.						
Allen	267,500	430 / 287	7.00%	267,500	430 / 287	7.00%
Betty	110,250	360 / 360	7.00%	110,250	360 / 360	7.00%

Roth accounts:	Sample Plan - TOTAL Cash-Flow-Based PI			No Vacation Home		
Allen	62,500	450	7.00%	62,500	450	7.00%
Betty	72,800	450	7.00%	72,800	450	7.00%

## Assumptions Comparison Continued

F9a

Sample Plan - TOTAL Cash-Flow-Based Planning vs No Vacation Home

<b>Current living expenses:</b>	<b>Sample Plan - TOTAL Cash-Flow-Bas</b>		<b>No Vacation Home</b>	
	<u>Average Per Year</u>	<u>Per Month</u>	<u>Average Per Year</u>	<u>Per Month</u>
Personal expenses*	\$51,380	\$4,282	\$51,380	\$4,282
Insurance premiums	5,050	421	5,050	421
Debt payments	20,400	1,700	20,400	1,700
Asset account	11,400	950	11,400	950
Ret. account deposits	20,280	1,690	20,280	1,690
Other exp. & stock opt.				
Itemized deductions	15,400	1,283	15,400	1,283
Income tax and FICA	48,185	4,015	48,185	4,015
<b>Total expenses</b>	<b>\$172,095</b>	<b>\$14,341</b>	<b>\$172,095</b>	<b>\$14,341</b>

<b>Mortgages &amp; Loans:</b>	<b>Sample Plan - TOTAL Cash-Flow-Bas</b>		<b>No Vacation Home</b>	
	<u>Amount</u>	<u>Per Month</u>	<u>Amount</u>	<u>Per Month</u>
Auto Loans				
Credit Cards	6,640	100	6,640	100
Investment Loans				
Investment Real Estate				
Other Liabilities				
Personal Loans				
Residence Mortgage	232,000	1,600	232,000	1,600
RV and Boat Loans				
<b>Totals</b>	<b>\$238,640</b>	<b>\$1,700</b>	<b>\$238,640</b>	<b>\$1,700</b>

<b>Other Assumptions:</b>	<b>Sample Plan - TOTAL Ca</b>	<b>No Vacation Home</b>
Inflation (index) rate for income tax table breakpoints	2.00%	2.00%
Income tax filing status.	Joint	Joint
Cost of living increase factor for Social Security benefits	2.00%	2.00%
Life expectancy for Allen	90	90
Life expectancy for Betty	95	95
State to use for state income tax estimate	OR	OR

# Net Worth Report Comparison

Sample Plan - TOTAL Cash-Flow-Based Planning vs No Vacation Home

Ages		Sample Plan - TOTAL Cash-Flow-Based Planni			Ages		No Vacation Home		
		Total Asset Values	Less Liabilities	Net Worth			Total Asset Values	Less Liabilities	Net Worth
		1	2	3			4	5	6
53	51	\$1,493,750	(\$356,640)	\$1,137,110	53	51	\$1,493,750	(\$356,640)	\$1,137,110
54	52	1,598,397	(344,569)	1,253,828	54	52	1,598,397	(344,569)	1,253,828
55	53	1,710,244	(331,889)	1,378,355	55	53	1,710,244	(331,889)	1,378,355
56	54	1,821,890	(318,567)	1,503,323	56	54	1,821,890	(318,567)	1,503,323
57	55	1,898,096	(304,566)	1,593,530	57	55	1,898,096	(304,566)	1,593,530
58	56	1,978,575	(289,848)	1,688,727	58	56	1,978,575	(289,848)	1,688,727
59	57	2,103,938	(274,371)	1,829,568	59	57	2,103,938	(274,371)	1,829,568
60	58	2,238,946	(258,090)	1,980,856	60	58	2,238,946	(258,090)	1,980,856
61	59	2,320,040	(240,957)	2,079,083	61	59	2,320,040	(240,957)	2,079,083
62	60	2,508,286	(222,921)	2,285,365	62	60	2,508,286	(222,921)	2,285,365
63	61	2,709,415	(203,926)	2,505,490	63	61	2,709,415	(203,926)	2,505,490
64	62	2,927,466	(184,574)	2,742,892	64	62	2,927,466	(184,574)	2,742,892
65	63	3,158,764	(164,851)	2,993,913	65	63	3,158,764	(164,851)	2,993,913
66	64	3,588,188	(499,282)	3,088,906	66	64	3,232,152	(144,174)	3,087,978
67	65	3,571,969	(461,293)	3,110,677	67	65	3,247,914	(122,498)	3,125,416
68	66	3,508,869	(421,419)	3,087,450	68	66	3,242,442	(99,772)	3,142,670
69	67	3,475,505	(379,566)	3,095,939	69	67	3,286,650	(75,945)	3,210,705
70	68	3,469,815	(335,637)	3,134,178	70	68	3,335,877	(50,962)	3,284,914
71	69	3,602,697	(264,758)	3,337,939	71	69	3,514,371		3,514,371
72	70	3,652,999	(243,822)	3,409,177	72	70	3,610,251		3,610,251
73	71	3,697,600	(221,816)	3,475,784	73	71	3,699,534		3,699,534
74	72	3,739,575	(198,683)	3,540,892	74	72	3,790,579		3,790,579
75	73	3,765,172	(174,367)	3,590,805	75	73	3,882,502		3,882,502
76	74	3,806,335	(148,807)	3,657,528	76	74	3,999,429		3,999,429
77	75	3,843,529	(121,939)	3,721,590	77	75	4,118,422		4,118,422
78	76	3,876,202	(93,696)	3,782,505	78	76	4,239,411		4,239,411
79	77	3,903,713	(64,009)	3,839,704	79	77	4,362,217		4,362,217
80	78	3,925,444	(32,803)	3,892,642	80	78	4,486,726		4,486,726
81	79	3,940,687		3,940,687	81	79	4,612,809		4,612,809
82	80	3,998,966		3,998,966	82	80	4,740,282		4,740,282
83	81	4,051,483		4,051,483	83	81	4,868,914		4,868,914
84	82	4,101,217		4,101,217	84	82	4,998,486		4,998,486
85	83	4,145,813		4,145,813	85	83	5,128,740		5,128,740
86	84	4,184,572		4,184,572	86	84	5,259,522		5,259,522
87	85	4,216,759		4,216,759	87	85	5,390,664		5,390,664
88	86	4,241,530		4,241,530	88	86	5,521,864		5,521,864
89	87	4,257,991		4,257,991	89	87	5,652,828		5,652,828
90	88	4,297,432		4,297,432	90	88	5,782,916		5,782,916
91	89	4,247,851		4,247,851	91	89	5,823,880		5,823,880
92	90	4,260,650		4,260,650	92	90	5,934,848		5,934,848
93	91	4,264,356		4,264,356	93	91	6,044,246		6,044,246
94	92	4,257,948		4,257,948	94	92	6,151,793		6,151,793
95	93	4,240,318		4,240,318	95	93	6,242,873		6,242,873
96	94	4,210,260		4,210,260	96	94	6,315,824		6,315,824
97	95	4,166,473		4,166,473	97	95	6,379,079		6,379,079
98	96	4,048,658		4,048,658	98	96	6,374,425		6,374,425

# Retirement Capital Estimate Comparison

F11

Sample Plan - TOTAL Cash-Flow-Based Planning vs No Vacation Home

Ages		Sample Plan - TOTAL Cash-Flow-Based Planni				Ages		No Vacation Home			
		Annual Expenses incl. tax	Income/ Other Exp Distributions	Annual Surplus	Ending Year Account Totals			Annual Expenses incl. tax	Income/ Other Exp Distributions	Annual Surplus	Ending Year Account Totals
		1	2	3	4			5	6	7	8
53	51	(\$172,096)	\$172,628	\$532	\$850,471	53	51	(\$172,096)	\$172,628	\$532	\$850,471
54	52	(176,205)	176,801	596	945,842	54	52	(176,205)	176,801	596	945,842
55	53	(198,631)	198,631		1,040,573	55	53	(198,631)	198,631		1,040,573
56	54	(246,333)	246,333		1,099,431	56	54	(246,333)	246,333		1,099,431
57	55	(254,046)	254,046		1,162,136	57	55	(254,046)	254,046		1,162,136
58	56	(222,250)	222,250		1,269,304	58	56	(222,250)	222,250		1,269,304
59	57	(228,594)	228,594		1,385,701	59	57	(228,594)	228,594		1,385,701
60	58	(288,808)	288,808		1,447,770	60	58	(288,808)	288,808		1,447,770
61	59	(205,851)	225,834	19,983	1,616,581	61	59	(205,851)	225,834	19,983	1,616,581
62	60	(211,227)	231,252	20,025	1,797,868	62	60	(211,227)	231,252	20,025	1,797,868
63	61	(217,740)	240,840	23,100	1,995,670	63	61	(217,740)	240,840	23,100	1,995,670
64	62	(220,956)	242,459	21,503	2,206,314	64	62	(220,956)	242,459	21,503	2,206,314
65	63	(306,633)	306,633		2,164,173	65	63	(212,750)	212,750		2,260,900
66	64	(188,359)	188,359		2,121,209	66	64	(153,694)	153,694		2,258,971
67	65	(267,769)	267,769		2,030,773	67	65	(213,534)	213,534		2,235,400
68	66	(238,487)	238,487		1,969,482	68	66	(164,584)	164,584		2,261,102
69	67	(240,673)	240,673		1,935,264	69	67	(196,683)	196,682		2,291,410
70	68	(251,126)	513,668	262,542	2,324,661	70	68	(219,513)	516,292	296,779	2,736,220
71	69	(188,725)	188,725		2,350,929	71	69	(158,902)	158,902		2,818,065
72	70	(200,207)	200,207		2,370,988	72	70	(173,854)	173,854		2,893,005
73	71	(206,986)	206,986		2,387,911	73	71	(180,075)	180,075		2,969,398
74	72	(225,308)	225,308		2,387,939	74	72	(186,691)	186,691		3,046,362
75	73	(213,606)	213,606		2,403,008	75	73	(167,614)	167,614		3,148,018
76	74	(220,463)	220,462		2,413,576	76	74	(173,889)	173,889		3,251,421
77	75	(227,608)	227,607		2,419,085	77	75	(180,371)	180,371		3,356,506
78	76	(235,093)	235,092		2,418,886	78	76	(187,166)	187,166		3,463,086
79	77	(242,857)	242,857		2,412,353	79	77	(194,201)	194,201		3,571,045
80	78	(250,950)	250,949		2,398,769	80	78	(201,483)	201,483		3,680,250
81	79	(210,834)	210,834		2,427,649	81	79	(209,062)	209,062		3,790,512
82	80	(218,763)	218,762		2,450,189	82	80	(216,967)	216,967		3,901,597
83	81	(227,001)	227,000		2,469,355	83	81	(225,179)	225,179		4,013,281
84	82	(235,579)	235,578		2,482,783	84	82	(233,724)	233,724		4,125,299
85	83	(244,515)	244,514		2,489,765	85	83	(242,484)	242,484		4,237,497
86	84	(253,805)	253,805		2,489,554	86	84	(251,480)	251,480		4,349,695
87	85	(263,507)	263,506		2,481,297	87	85	(260,830)	260,830		4,461,593
88	86	(273,618)	273,618		2,464,088	88	86	(270,522)	270,522		4,572,886
89	87	(251,556)	251,555		2,469,206	89	87	(280,871)	280,871		4,682,930
90	88	(256,615)	256,614		2,473,065	90	88	(291,068)	291,068		4,791,899
91	89	(235,847)	235,847		2,451,484	91	89	(269,740)	269,740		4,883,343
92	90	(245,132)	245,131		2,420,121	92	90	(279,324)	279,324		4,972,825
93	91	(254,826)	254,825		2,377,942	93	91	(289,200)	289,200		5,060,057
94	92	(264,949)	264,949		2,323,825	94	92	(312,383)	312,382		5,130,416
95	93	(275,522)	275,522		2,256,552	95	93	(336,666)	336,665		5,182,232
96	94	(286,568)	286,567		2,174,807	96	94	(350,979)	350,978		5,223,932
97	95	(298,109)	298,108		2,075,223	97	95	(365,914)	365,913		5,254,240
98	96				2,075,223	98	96				5,254,239