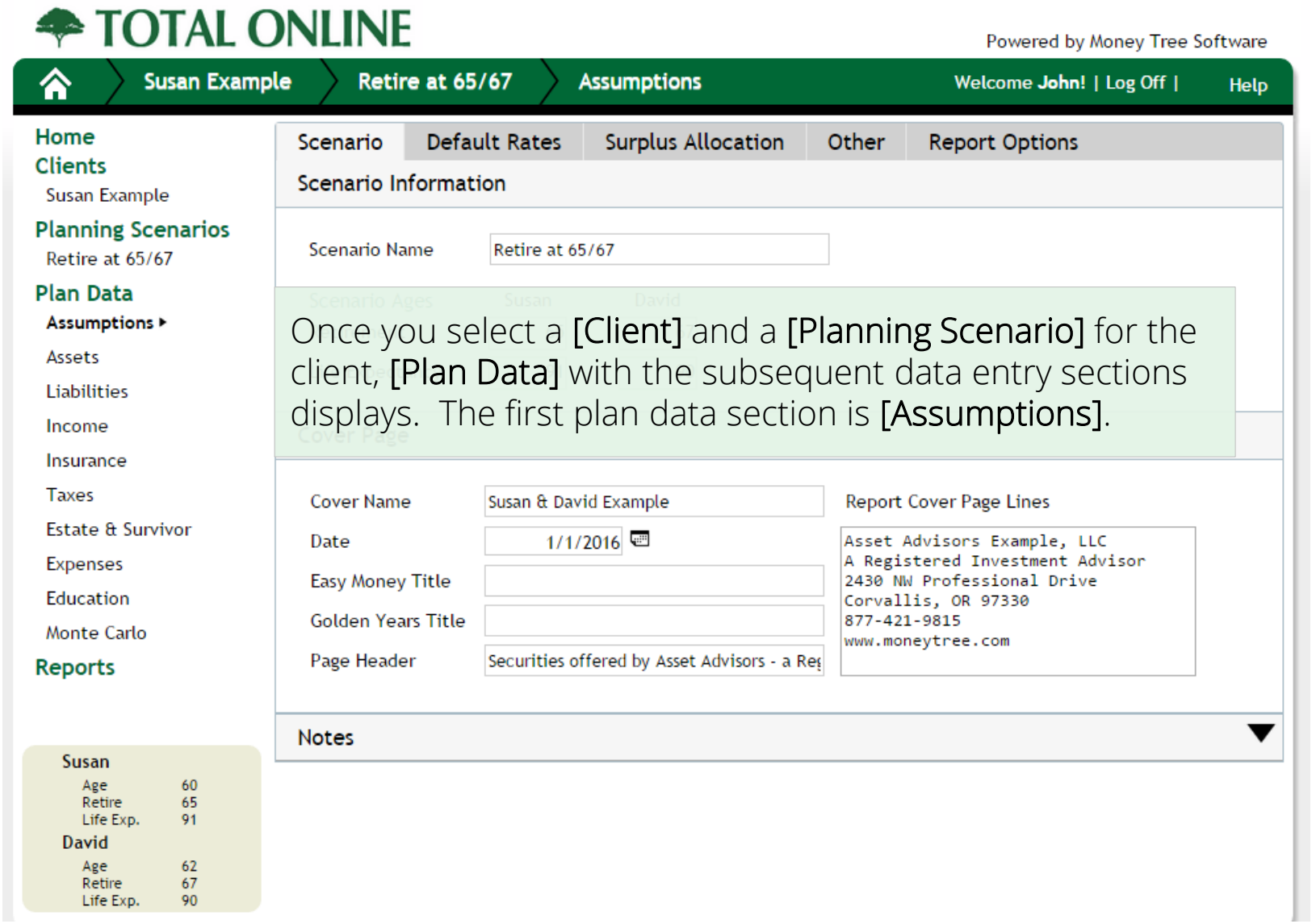
TOTAL Online

EASY MONEY GOLDEN YEARS

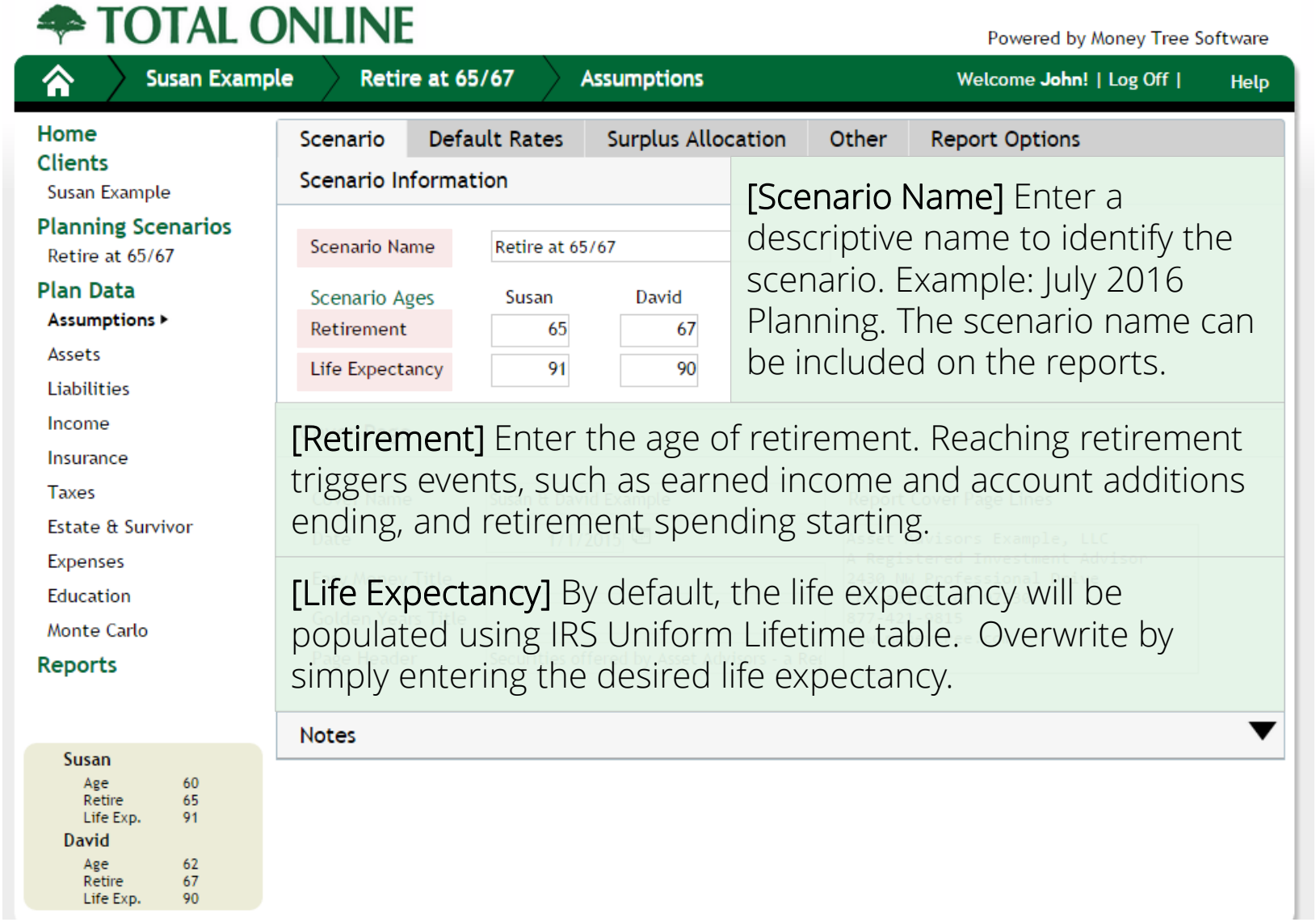
Plan Data: Assumptions

Plan Data

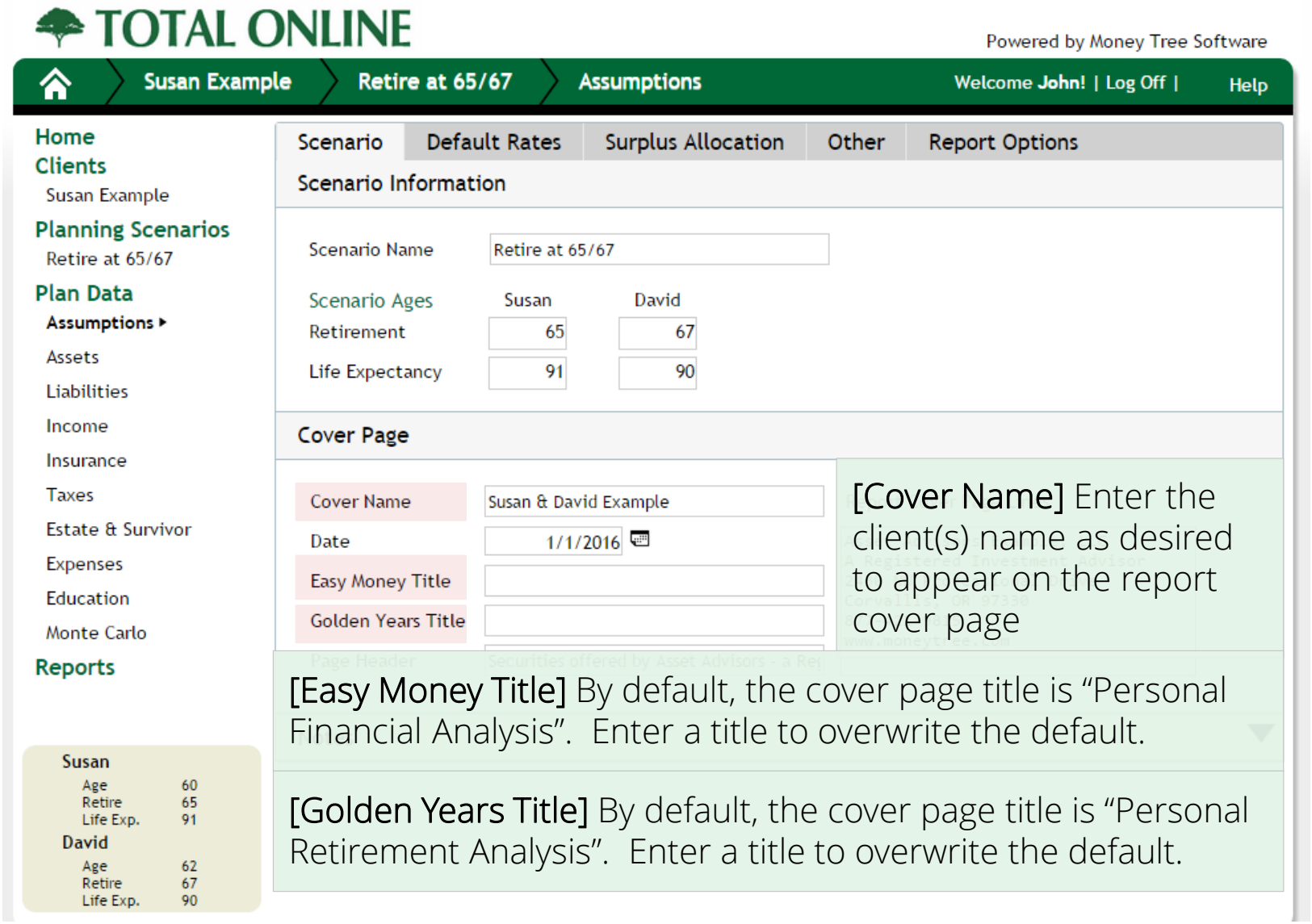

TOTAL ONLINE
Powered by Money Tree Software
Susan Example
Retire at 65/67
Assumptions
Welcome John! | Log Off |
Help
Home
Clients
Susan Example
Planning Scenarios
Retire at 65/67
Plan Data
Assumptions
Assets
Liabilities
Income
Insurance
Taxes
Estate & Survivor
Expenses
Education
Monte Carlo
Reports
Susan
Age 60
Retire 65
Life Exp. 91
David
Age 62
Retire 67
Life Exp. 90
Scenario
Default Rates
Surplus Allocation
Other
Report Options
Scenario Information
Scenario Name
Retire at 65/67
Once you select a [Client] and a [Planning Scenario] for the client, [Plan Data] with the subsequent data entry sections displays. The first plan data section is [Assumptions].
Cover Name
Susan & David Example
Date
1/1/2016
Easy Money Title
Golden Years Title
Page Header
Securities offered by Asset Advisors - a Reg
Report Cover Page Lines
Asset Advisors Example, LLC
A Registered Investment Advisor
2430 NW Professional Drive
Corvallis, OR 97330
877-421-9815
www.moneytree.com
Notes

Assumptions

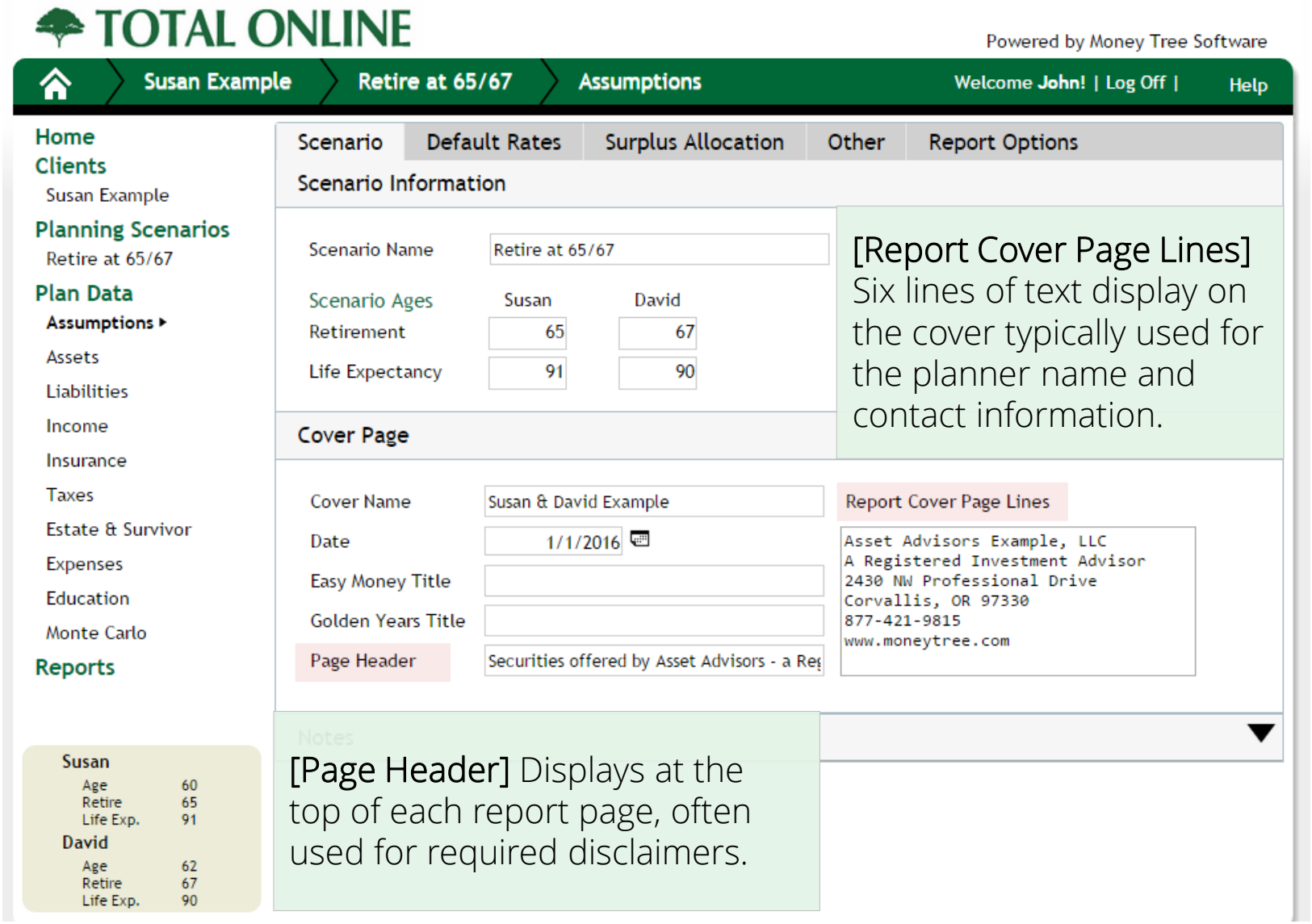
Assumptions - Scenario



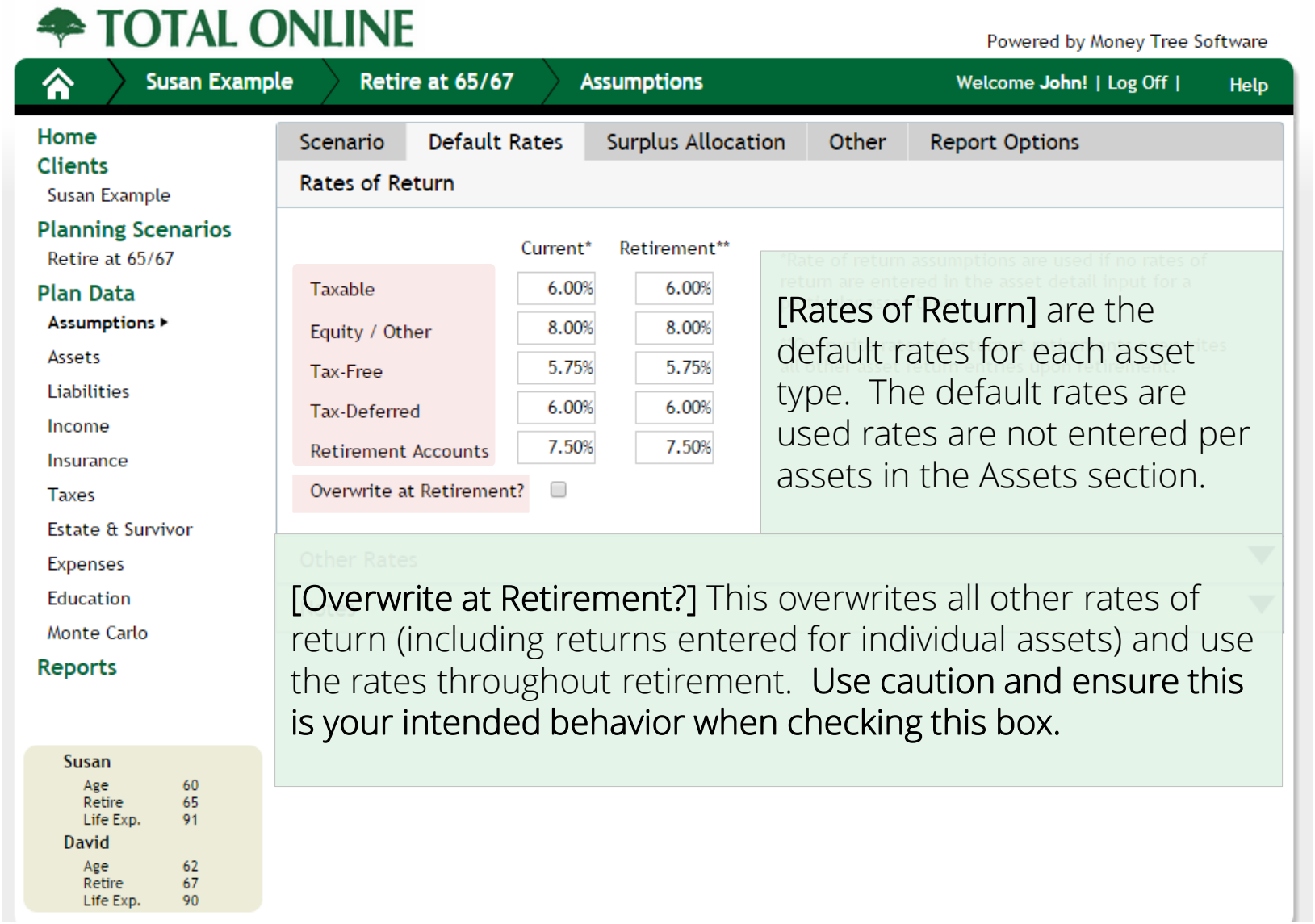
Assumptions - Scenario



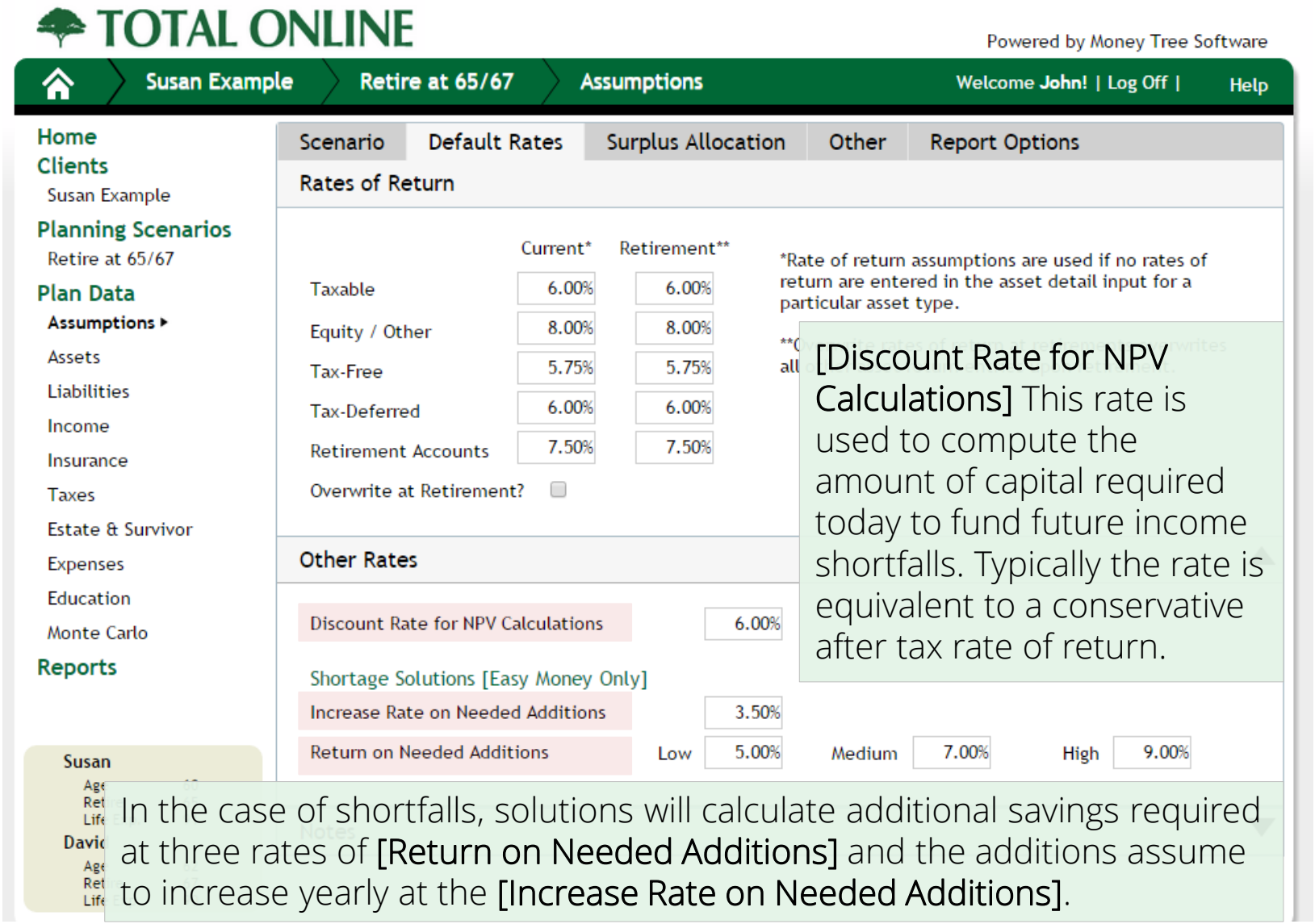
Assumptions - Scenario



Assumptions – Default Rates



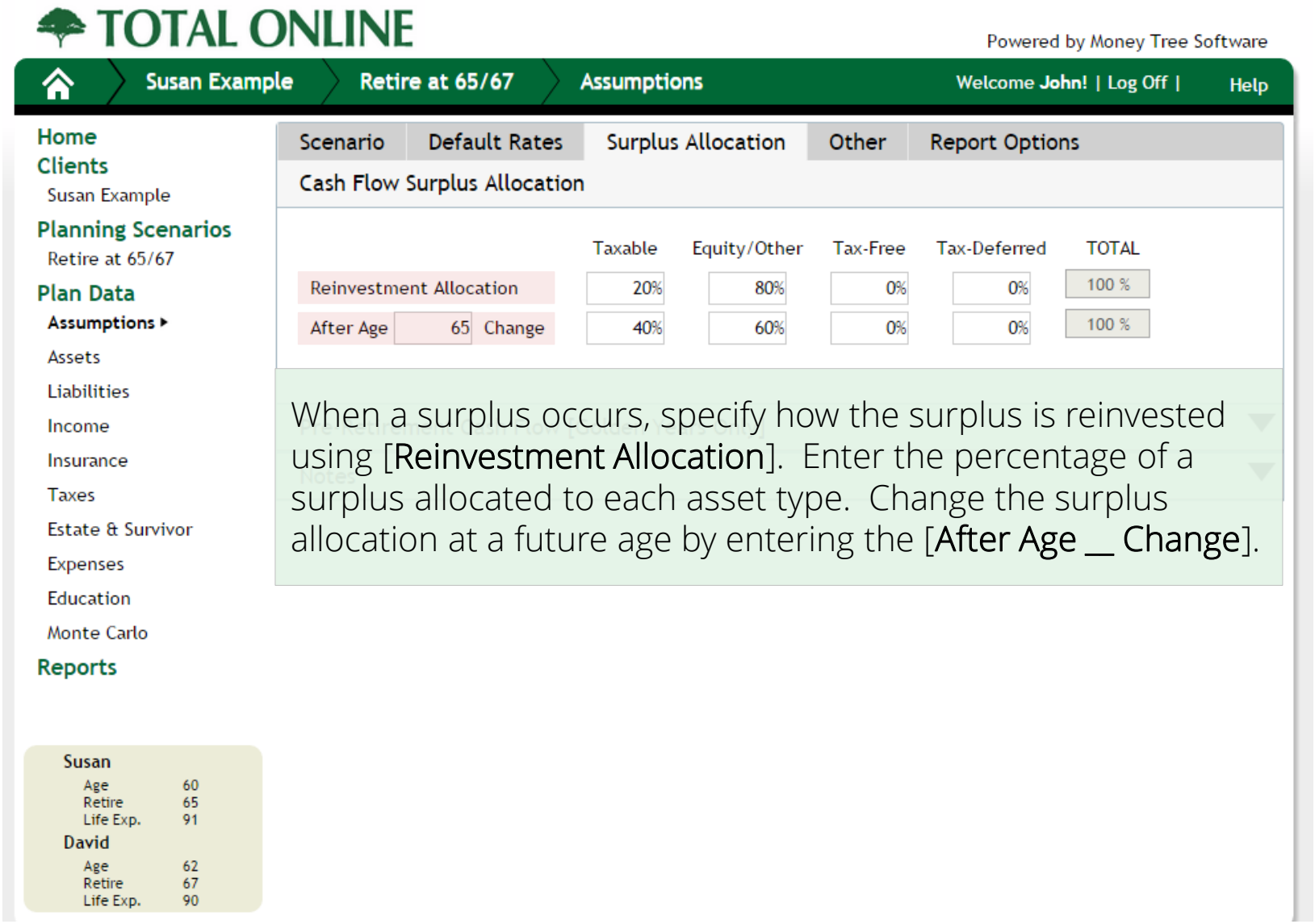
Assumptions – Default Rates



[Discount Rate for NPV Calculations] This rate is used to compute the amount of capital required today to fund future income shortfalls. Typically the rate is equivalent to a conservative after tax rate of return.

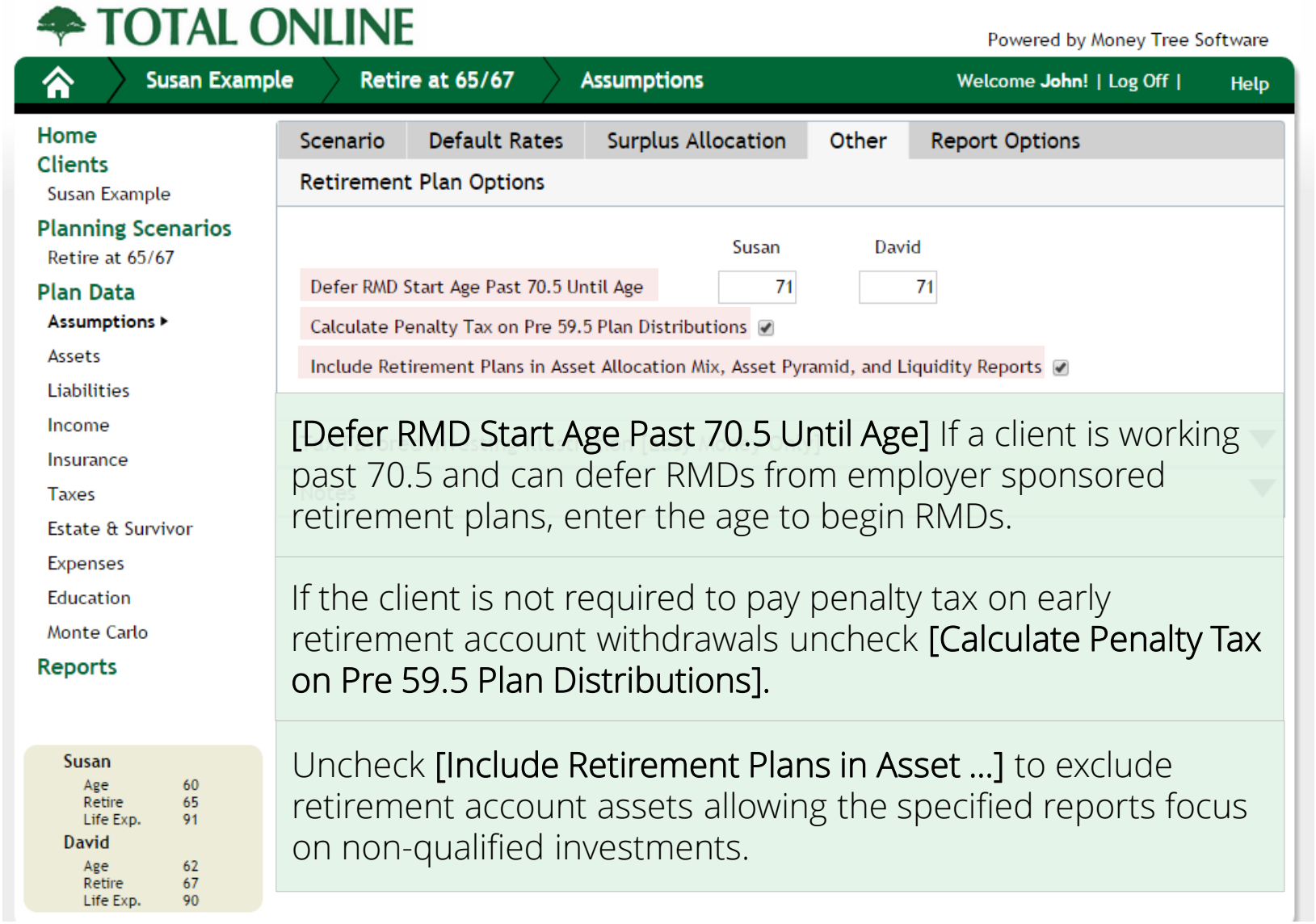
In the case of shortfalls, solutions will calculate additional savings required at three rates of [Return on Needed Additions] and the additions assume to increase yearly at the [Increase Rate on Needed Additions].

Assumptions – Surplus Allocation



Assumptions – Surplus Allocation

Assumptions – Other

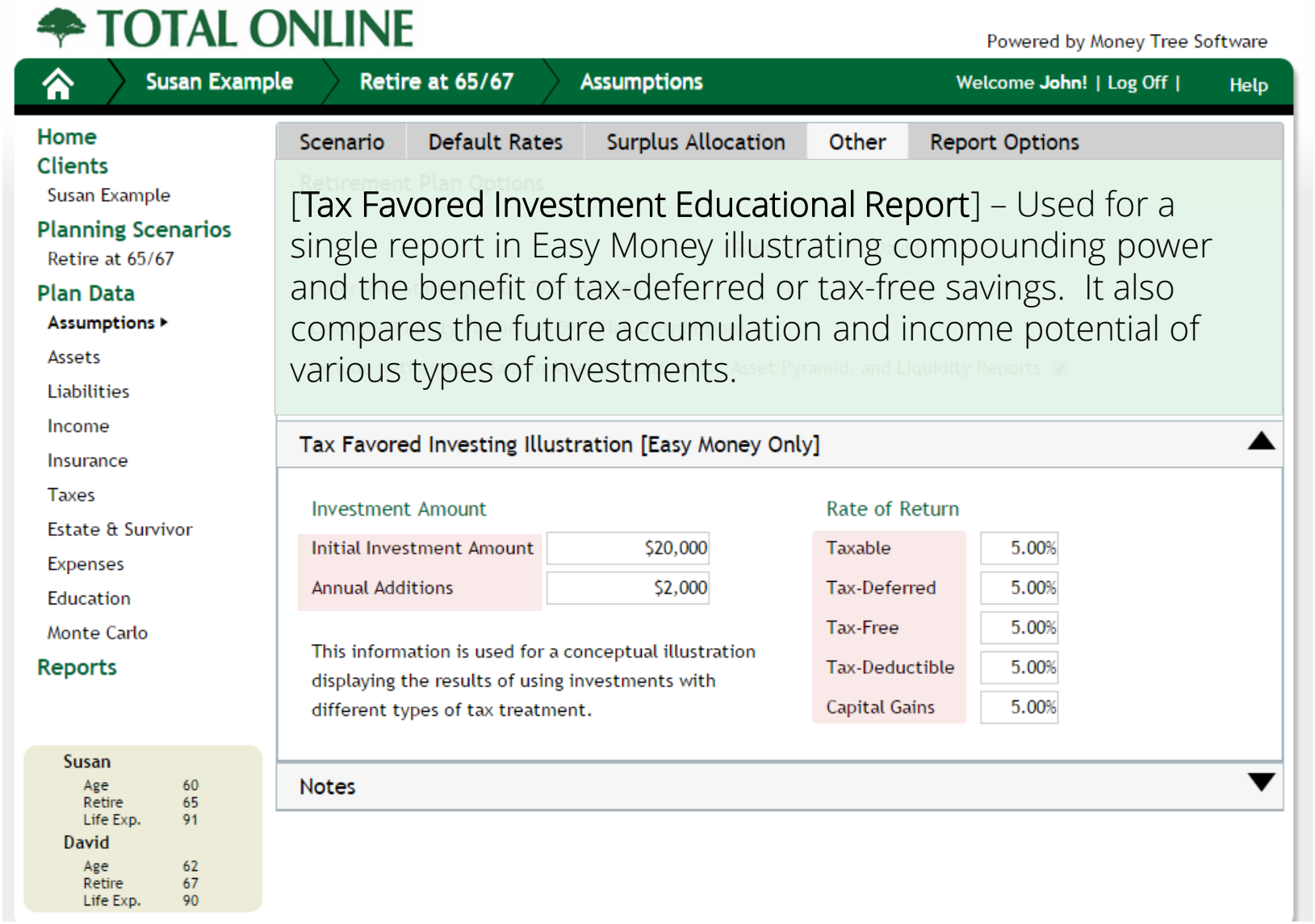


[Defer RMD Start Age Past 70.5 Until Age] If a client is working past 70.5 and can defer RMDs from employer sponsored retirement plans, enter the age to begin RMDs.

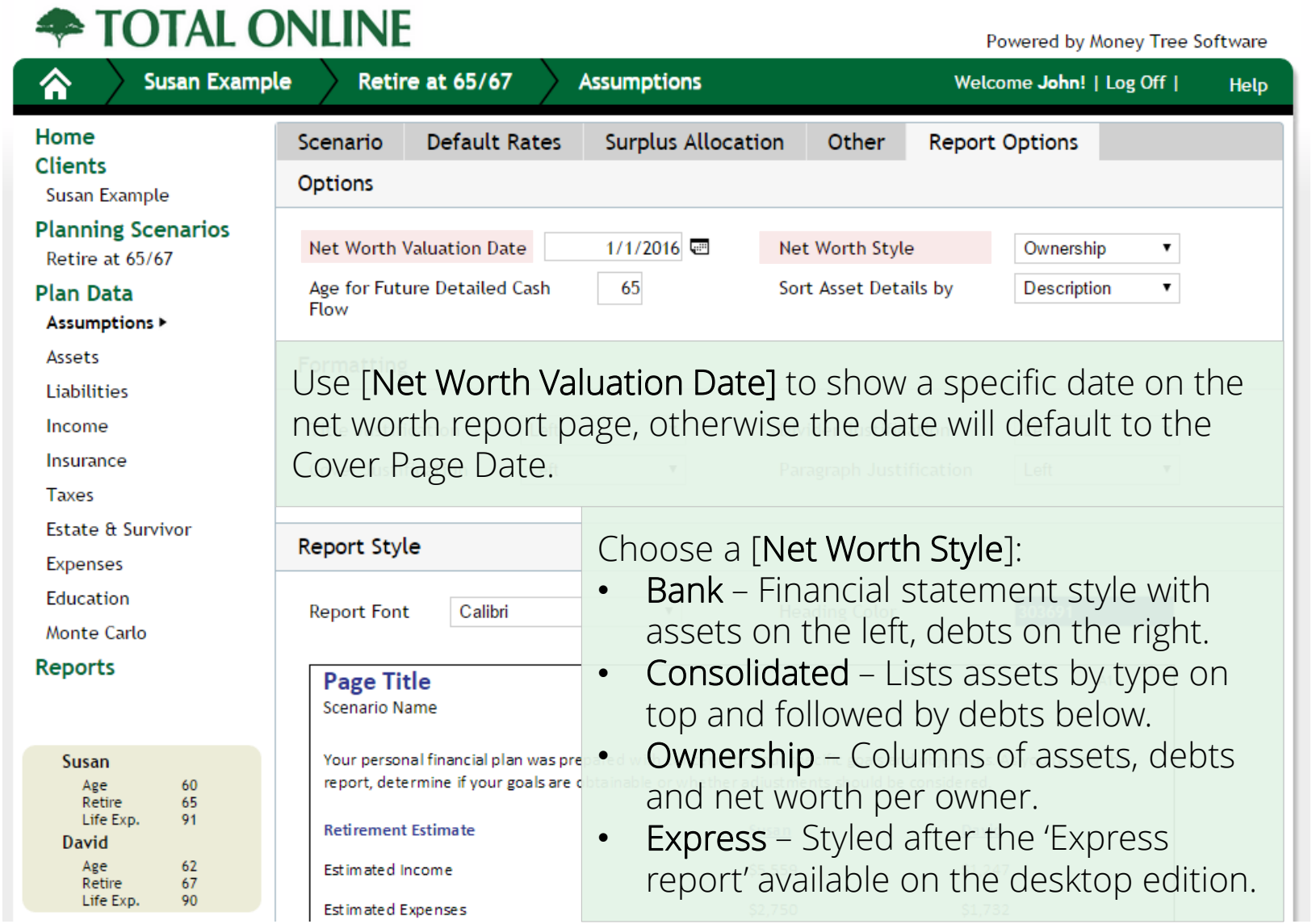
If the client is not required to pay penalty tax on early retirement account withdrawals uncheck [Calculate Penalty Tax on Pre 59.5 Plan Distributions].

Uncheck [Include Retirement Plans in Asset …] to exclude retirement account assets allowing the specified reports focus on non-qualified investments.

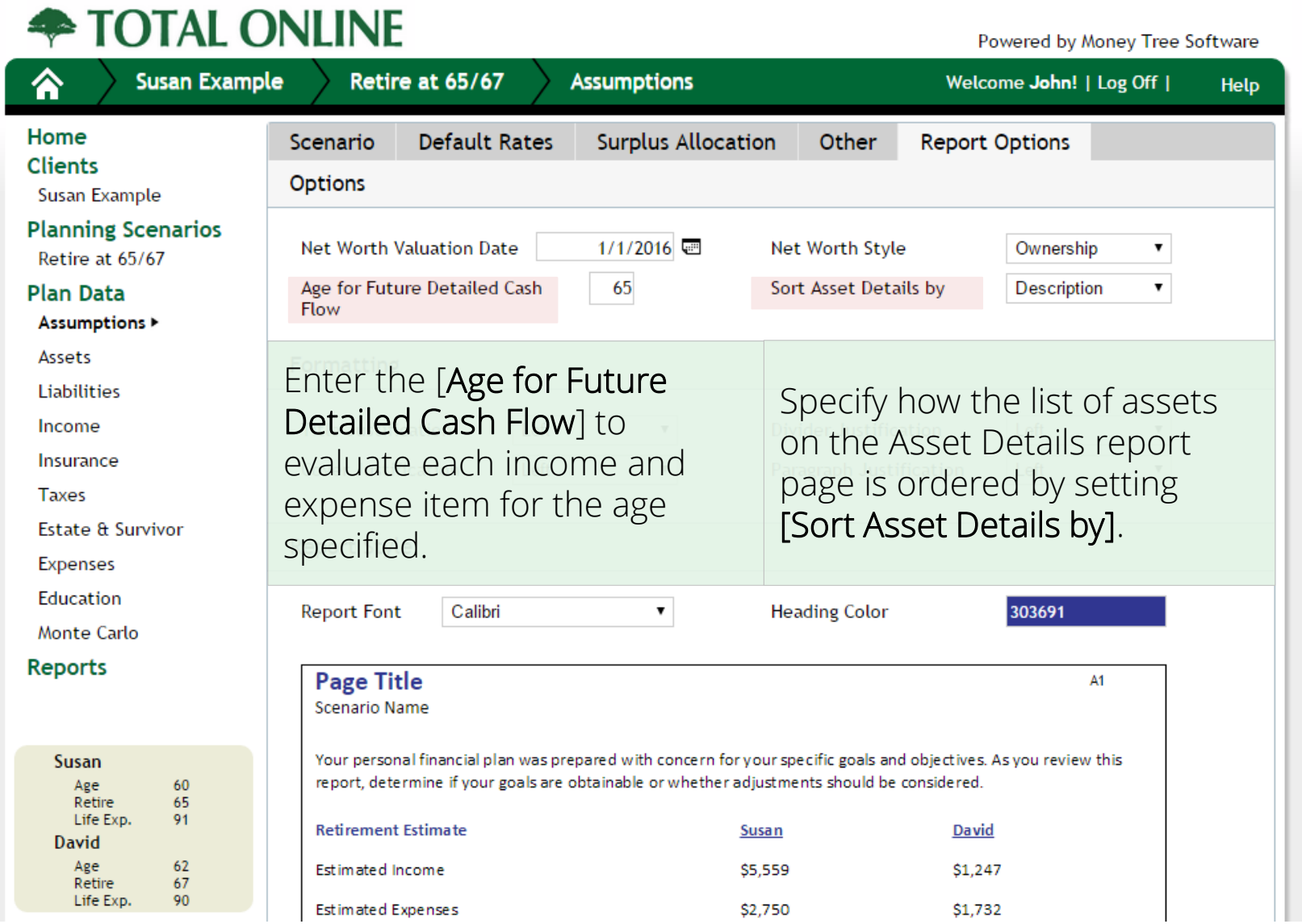
Assumptions – Other



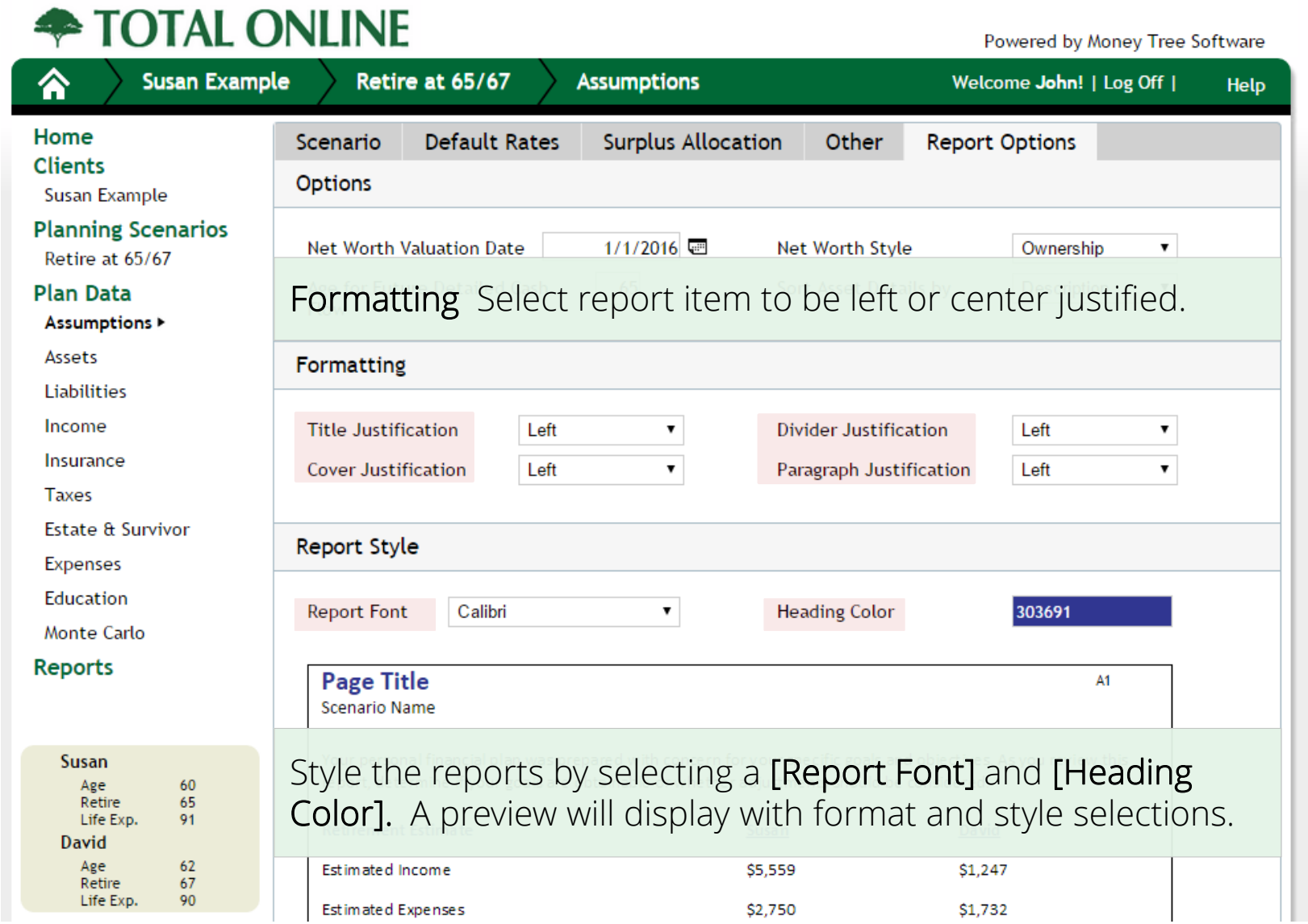
Assumptions – Report Options



Assumptions – Report Options



Assumptions – Report Options



Plan Data: Assumptions

Thank you for taking the time to review TOTAL Online's assumptions guide.

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Questions?

Ask Money Tree's Support Team

Toll free 1.877.421.9815
support@moneytree.com