



**Retirement Plan for:
John Doe and Jane Doe**



Monday, February 23, 2015

Prepared by:
James Advisor1, CFP
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Investment Summary By Asset Class

Investment Name	Investment Type	Cash	Medium Term Bonds	Long Term Bonds	Value Stocks	Growth Stocks	International Developed Stocks	Emerging Market Stocks	Total Value
Equity Fund	Tax./Tax-Adv.					\$100,000	\$100,000		\$200,000
MSFT	Tax./Tax-Adv.				\$25,000				\$25,000
Bank Account	Tax./Tax-Adv.	\$15,000							\$15,000
Bank Account	Tax./Tax-Adv.	\$10,000							\$10,000
Bond Fund	Tax./Tax-Adv.		\$15,000						\$15,000
401(k)	Qualified			\$75,000	\$225,000				\$300,000
IRA	Qualified				\$25,000				\$25,000
401(k)	Qualified			\$22,500		\$37,500		\$15,000	\$75,000
IRA	Qualified			\$7,000					\$7,000
Annuity	Non-Qualified			\$50,000					\$50,000
Total Value		\$25,000	\$15,000	\$154,500	\$275,000	\$137,500	\$100,000	\$15,000	\$722,000

*This summary shows you every investment owned and which asset class each investment belongs to. The Total Value column displays the current balance of each investment while the Total Value row shows the total amount invested in each asset class.

Disclosure Information

IMPORTANT: The illustrations provided here are for planning purposes only. Projections and other information regarding the likelihood of various investment outcomes generated by WealthTrace are hypothetical, do not reflect actual investment results, are based on simulations, and do not guarantee future results. Investment values will change over time, losses are possible, and actual results may vary.

Based on accepted statistical methods, WealthTrace uses a simulation model to measure the probability of achieving the goals entered by the user and applied in this analysis as well as the possible impact of variations to those goals.

WealthTrace does not provide recommendations for any products or securities.

This report is a snapshot and does not constitute legal, tax, or accounting advice. The report provides a snapshot in time of your financial situation and should be updated at least annually to provide more accurate information.

Results are calculated over many years and potentially many simulations. Therefore, small changes can impact the results in sizeable ways. You should use the results presented in the software and in the report to help you focus on the factors that are most important to you. This report does not provide legal, tax, or accounting advice. Consult with the appropriate professionals before making decisions that might have legal or tax consequences.

The information generated by WealthTrace regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The actual returns of a specific investment product may be more or less than the returns used in WealthTrace.

Past performance is not a guarantee or a predictor of future results. Assumptions used by the program such as rates of return, inflation, and other assumptions should be used as the basis for illustrations. No results produced should be considered a guarantee of future performance or a guarantee of achieving financial goals.

WealthTrace results may vary depending on the user, client, and when the plan is run.

WealthTrace is a retirement planning and financial planning tool which has the following limitations and user assumptions:

Taxes: All tax information shown here is presented for illustrative purposes and does not constitute tax or legal advice. Taxes estimated by the program are estimates based on current tax laws. Withdrawals from tax-deferred accounts may be subject to penalties and taxes. This report assumes that any requirements for tax-deferred investing are met. You should consult your accountant or tax advisor for specific tax issues and questions.

Required Minimum Distributions: Any required minimum distributions shown in this report are estimates based on current laws. Your actual Required Minimum Distributions may be higher or lower.

Social Security: Any social security payments generated by the program are estimates based on the Social Security Administration (SSA) benefits algorithm as currently outlined by SSA rules and regulations. It is highly recommended that users obtain a more accurate estimate from the SSA, which will be based on the users' actual historical income levels.

Annuities And Insurance Products: WealthTrace does not model any specific products such as annuities and other insurance products. Any products that are used for illustration are just estimates based on the information entered by the user. Annuities and insurance products may have several penalties, surrender charges, and other fees that are not taken into account in the WealthTrace software.

Monte Carlo: Monte Carlo simulations are used to show how changes in rates of return each year can affect your results. A Monte Carlo simulation generates the results of your plan by running it 1,000 times, each time using a random sequence of returns that investors may encounter in their lifetime. These simulated returns are based on the historical standard deviations and correlations of the asset classes being analyzed. Some sequences of returns will give you better results, and some will give you worse results. The various trials that are run will show you that some of the trials will result in you meeting all of your goals and some will result in not meeting all of your goals.

The results using Monte Carlo simulations indicate the likelihood that an event may occur as well as the likelihood that it

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may not occur. In analyzing this information, please note that the analysis does not take into account up to the minute conditions in the market, which may severely affect the outcome of your goals over the long term.

Historical Data For Monte Carlo Analysis: We have used monthly historical rates of return over the past ten years to determine standard deviations and correlations for each asset class. The data was derived from Federal Reserve Historical Data and Yahoo Finance. This data does not include dividend reinvestment nor does it include any advisor fees. It does include any fund expenses. The assets used for historical data are as follows:

Cash: One month Certificate of Deposit (CD) rates using Federal Reserve interest rate data.
Short-Term Bonds: iShares Barclays 1-3 Year Treasury Bond Exchange Traded Fund (ETF)
Medium-Term Bonds: iShares Barclays 7-10 Year Treasury Bond ETF
Long-Term Bonds: iShares Barclays 20+ Year Treasury Bond ETF
Value Stocks: iShares Russell 1000 Value Index ETF
Growth Stocks: iShares Russell 1000 Growth Index ETF
International Developed Stocks: SPDR S&P Developed World ex-US Index ETF
Emerging Market Stocks: iShares Emerging Markets Index ETF

The historical data used has been provided by sources believed to be reliable, but not independently verified by WealthTrace.

Information You Have Provided: Information that you provided about goals, assets, and other cash inflows and outflows are important assumptions used in the calculations and projections in this report. Please review the report to verify that the assumptions used are accurate. Even small changes in assumptions can have a large impact on the results shown in this report.

The information provided by you should be reviewed periodically (at least annually) and updated when either the information or your circumstances change.

All investment, asset, and liability information included in this report was provided by you or your designated agents and is not a substitute for the information contained in the official account statements provided to you by custodians. The current asset values contained in those account statements should be used to update the asset information in the WealthTrace software, as necessary.

Limitations Of The Software And Report: All results in this report are hypothetical in nature and do not guarantee future results. The software uses simplifying assumptions that do not completely reflect your specific circumstances. No software application has the ability to accurately predict future investment returns and anything affecting one's financial plan. The estimated expenses, fees, income taxes, and other cash flow assumptions used in this report may vary greatly from the actual costs that will be incurred. Investment returns, inflation, lifespan, and other economic and political conditions may vary from the assumptions used in WealthTrace, which means your actual results will vary, potentially by a wide margin, from those presented here.



Personal Information

	John	Jane
Current Age	55	53
Retirement Age	65	65
Current Gross Income	\$70,000	\$70,000
Annual Raise	3.0 %	3.0 %
End Age	90	100

Definitions:

Current Age: Age as of the analysis date.

Retirement Age: Assumed age when each person will retire.

Current Gross Income: Current annual salary/bonus income.

Annual Raise: Assumed annual raise in salary income as entered by the user.

End Age: Assumed age, entered by the user, when each person will pass away.



Estimated Social Security Benefits

Social Security	John	Jane
Amount Of First Payment	\$30,000	\$15,000
Age Of First Payment	65	65
Cost Of Living Adjustment	3.0 %	3.0 %
Lifetime Benefits (Today's \$)	\$780,000	\$735,000

Definitions:

Amount Of First Payment: The sum of social security payments for the first year when the first payment occurs.

Changed Payment: This is applicable only if the user has a changed social security payment in the future due to utilizing a strategy such as "restricted application". If applicable, this is the future annual payment amount.

Age of First Payment: Age when the first payment is received.

Age of Changed Payment: This is applicable only if the user has a changed social security payment in the future due to utilizing a strategy such as "restricted application". If applicable, this is the age of this person when the payment changes.

Cost Of Living Adjustment (COLA): The assumed annual increase in the COLA index. This number is used to determine future social security payments.

Lifetime Benefits (Today's \$): The cumulative amount of social security benefits from today's date through the end of the plan. This figure has been adjusted by the inflation rate in order to present it in today's dollar terms.

*Note that social security benefits, including estimates of lifetime benefits and the COLA index, are based on current rules, regulations and policies of the Social Security Administration and are subject to change. Also, if there is a spouse/partner and this person's social security is larger than the spouse/partner's, then the spouse/partner will automatically receive the other partner's social security payments at this person's End Age. Pension payments will also be transferred and living expenses reduced (based on settings) when one partner's plan ends before the other.

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.

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Pension Benefits

John's Pensions

Annual Payment	\$12,000
Age Of First Payment	65
Growth Rate Of Pension	2.0 %
% Of Pension That Survives	50 %

Definitions:

Annual Payment: The amount of the first payment when the first payment occurs.

Age of First Payment: Age when the first payment is received.

Growth Rate of Pension: The annual growth rate of pension payments, if applicable.

% of Pension That Survives: The % of the annual pension payments that will go to the spouse/partner if the other spouse/partner passes away first.



Current Investment Assets

Taxable/Tax-Advantaged Investments:

Name	Owner	Asset Class	Current Balance	Annual Contribution	Contribution End Age	Investment Type	Cost Basis
Equity Fund	John	Multiple Asset Classes	\$200,000	\$1,000	At Retirement	Taxable	\$200,000
MSFT	John	Value Stocks	\$25,000	\$0	At Retirement	Taxable	\$20,000
Bank Account	John	Cash	\$15,000	\$0	At Retirement	Taxable	\$15,000
Bank Account	Jane	Cash	\$10,000	\$0	At Retirement	Taxable	\$10,000
Bond Fund	Jane	Medium Term Bonds	\$15,000	\$0	At Retirement	Taxable	\$15,000

Qualified Tax-Deferred Investments:

Name	Owner	Asset Class	Current Balance	Annual Contribution	Contribution End Age	Allow Early Withdrawal	Company Match	Maximum Match
401(k)	John	Multiple Asset Classes	\$300,000	\$14,000	At Retirement	No	50 %	20 %
IRA	John	Value Stocks	\$25,000	\$0	At Retirement	No	0 %	0 %
401(k)	Jane	Multiple Asset Classes	\$75,000	\$10,000	At Retirement	No	50 %	20 %
IRA	Jane	Long Term Bonds	\$7,000	\$0	At Retirement	No	0 %	0 %

Non-Qualified Tax-Deferred Investments:

Name	Owner	Asset Class	Current Balance	Annual Contribution	Contribution End Age	Cost Basis
Annuity	John	Long Term Bonds	\$50,000	\$0	At Retirement	\$50,000



Additional Cash Inflows

Name	Amount (Today's Dollars)	Start Age	Duration (Years)	Recurrence During Duration Period	Growth Rate	Effective Tax Rate
Inheritance	\$50,000	62	1	Every Year	Use Inflation Setting	Use Tax Settings
Sale of Business	\$300,000	65	1	Every Year	Use Inflation Setting	Use Tax Settings
Part Time Job	\$15,000	65	5	Every Year	Use Inflation Setting	Use Tax Settings

Definitions:

Amount (Today's Dollars): The amount of the cash inflow in today's dollars. This amount will be adjusted by the growth rate for future years.

Start Age: The age of the primary user when the cash inflow begins.

Duration (Years): How long the cash inflow lasts.”.

Growth Rate: The annual growth rate of the cash inflow.



Goals & Additional Expenses

Name	Amount (Today's Dollars)	Start Age	Duration (Years)	Recurrence During Duration Period	Growth Rate Before Expense Begins	Growth Rate After Expense Begins
Purchase Second Home	\$350,000	65	1	Every Year	Use Inflation Setting	Use Inflation Setting
College For Child	\$25,000	60	4	Every Year	Use Inflation Setting	Use Inflation Setting
Vacation	\$15,000	65	10	Every Year	Use Inflation Setting	Use Inflation Setting
Charitable Giving	\$10,000	60	20	Every Year	Use Inflation Setting	Use Inflation Setting

Definitions:

Amount (Today's Dollars): The amount of the goal/expense in today's dollars. This amount will be adjusted by the growth rate for future years.

Start Age: The age of the primary user when the goal/expense begins.

Duration (Years): How long the goal/expense lasts.

Growth Rate Pre: The growth rate of the expense, as entered by the user, before the expense begins.

Growth Rate Post: The growth rate of the expense, as entered by the user, after the expense begins.



Settings & Assumptions

Annual Recurring Retirement Expenses (Today's Dollars)	\$65,000
Annual Inflation	3.0 %
Annual COLA Inflation	3.0 %
Average Federal Tax	Before Retirement: Program Estimate During Retirement: Program Estimate
Average State Tax	Before Retirement: 4.0 % During Retirement: 4.0 %
Average Effective Tax on Capital Gains (Federal+State)	Before Retirement: Program Estimate During Retirement: Program Estimate
Rebalance Annually	No
Retirement Expenses Begin with Retirement of	John
Reduction In Recurring Expenses In Retirement When Partner's Plan Ends	50 %

Definitions:

Annual Recurring Retirement Expenses (Today's Dollars): Expected annual recurring expenses in retirement, such as grocery bills. This is expressed in today's dollars.

Annual Inflation: The assumed annual increase in the Consumer Price Index (CPI). This input is used for determining the increase in the amount of Annual Recurring Expenses In Retirement each year. The annual inflation rate is applied to these expenses each year.

Annual COLA Inflation: The assumed annual increase in the COLA index. This number is used to determine future social security payments.

Average Federal Tax: If set to Program Estimate, the program will calculate the marginal federal tax rate each year. If a number is inputted, the program will use this as the average federal tax rate.

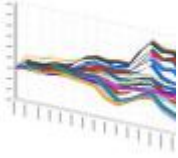
Average State Tax: The average state income tax rate.

Average Effective Tax on Capital Gains (Federal+State): If set to Program Estimate, the program will calculate the capital gains tax rate applied to all investment sales. If a number is inputted, the program will use this as the average capital gains tax rate.

Rebalance Annually: If set to Yes the program will automatically rebalance investments at the end of every year. Note that the program will only rebalance the categories of Taxable/Tax-Advantaged and Qualified. Non-Qualified investments are not rebalanced each year due to the fact that most non-qualified investments cannot easily be traded in and out of. After rebalancing, the weighting for each investment will be set back to its beginning weighting. If investments are reallocated at a future date, then annual rebalancing weights will be reset to this new allocation.

Retirement Expenses Begin With Retirement Of: If there is a spouse/partner in the plan this is the person whose retirement date the Recurring Expenses In Retirement will begin with.

Reduction In Recurring Expenses When Partner's Plan Ends: If there is a spouse/partner in the plan this is the percentage decline in Recurring Expenses In Retirement when one spouse/partner passes away before the other.



Asset Class Mapping Information

Asset Class	Annual Return (%)	% of Return Due to Dividends	% of Return Due to Interest	Map To (For Monte Carlo Standard Deviation And Correlations)
Cash	0.20	0	100	Cash
Short Term Bonds	0.30	0	100	Short Term Bonds
Medium Term Bonds	0.90	0	100	Medium Term Bonds
Long Term Bonds	3.10	0	100	Long Term Bonds
Value Stocks	8.00	25	0	Value Stocks
Growth Stocks	8.50	20	0	Growth Stocks
International Developed Stocks	8.50	20	0	International Developed Stocks
Emerging Market Stocks	9.40	20	0	Emerging Market Stocks
Real Estate	7.00	0	100	Cash
test	0.00	0	0	Cash
test2	0.00	0	0	Cash

Definitions:

Asset Class: The name of each asset class that can be used or mapped to.

Annual Return (%): The assumed annual rate of return for each asset class. In Monte Carlo simulations this is the mean (average) annual rate of return of the asset class.

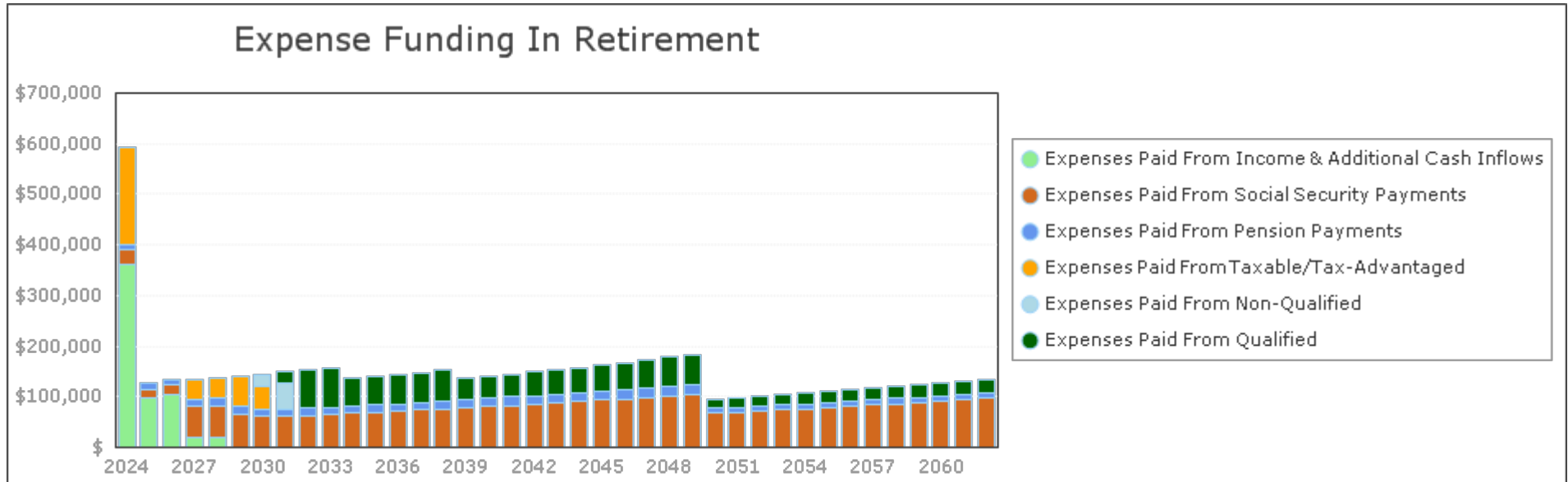
% Of Return Due To Dividends: The % of the total return that is assumed to be due to dividend payments for each asset class.

% Of Return Due To Interest: The % of the total return that is assumed to be due to interest payments for each asset class. Note that if the % Of Return Due To Dividends and the % Of Return Due To Interest do not add up to 100%, the remainder of the total return is assumed to be due to capital gains.

Map To (For Monte Carlo Standard Deviation And Correlations): The asset class that is used for Monte Carlo purposes. The program needs a standard deviation value and correlations for each asset class. For program-defined asset classes, the asset class simply maps to itself for this information. For user-generated asset classes, the program needs to map to an existing asset class for this information.



Expense Funding In Retirement



Definitions:

Expenses Paid From Income/Additional Cash Inflows: The amount of expenses that was funded by any salary income or items from the Additional Cash Inflows section.

Expenses Paid From Social Security Payments: The amount of expenses that was funded by social security income.

Expenses Paid From Pension Payments: The amount of expenses that was funded by pension income.

Expenses Paid From Taxable/Tax-Advantaged: The amount of expenses that was funded by growth in Taxable/Tax-Advantaged investments or principal withdrawals.

Expenses Paid From Non-Qualified: The amount of expenses that was funded by growth in Non-Qualified Tax-Deferred investments or principal withdrawals.

Expenses Paid From Qualified: The amount of expenses that was funded by growth in Qualified Tax-Deferred investments or principal withdrawals.

Shortfall: The total funding shortfall each year. Once a shortfall appears it means all income and investment principal have been exhausted in that year.

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.

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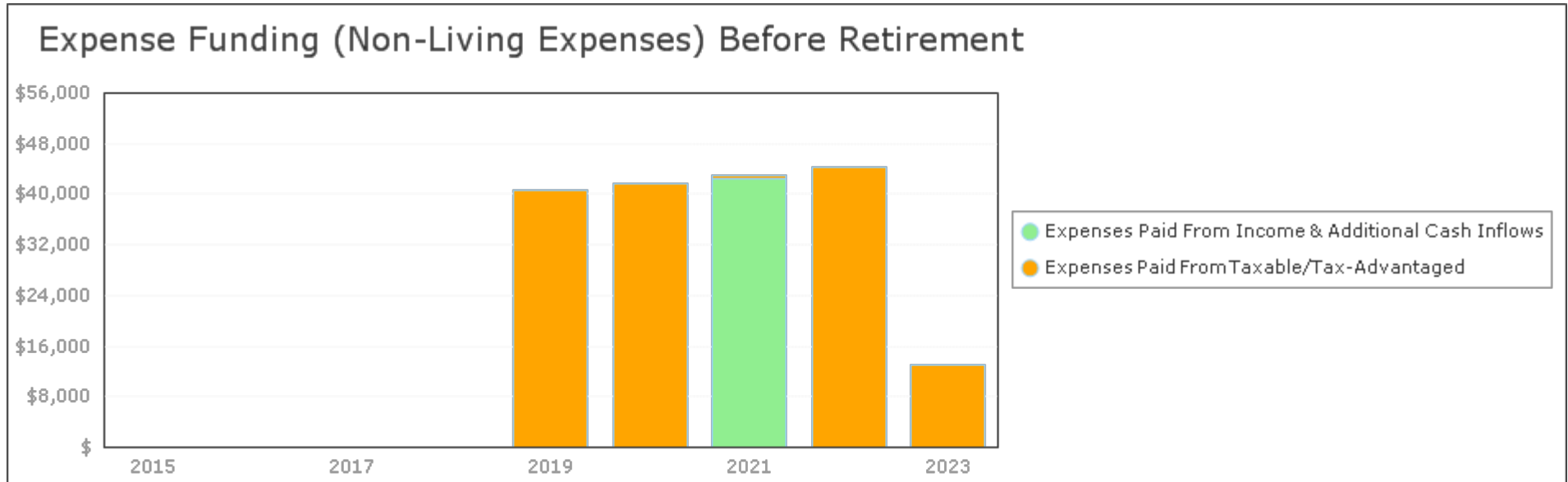
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Expense Funding (Non-Living Expenses) Before Retirement



Definitions:

Expenses Paid From Income/Additional Cash Inflows: The amount of expenses that was funded by any salary income or items from the Additional Cash Inflows section.

Expenses Paid From Social Security Payments: The amount of expenses that was funded by social security income.

Expenses Paid From Pension Payments: The amount of expenses that was funded by pension income.

Expenses Paid From Taxable/Tax-Advantaged: The amount of expenses that was funded by growth in Taxable/Tax-Advantaged investments or principal withdrawals.

Expenses Paid From Non-Qualified: The amount of expenses that was funded by growth in Non-Qualified Tax-Deferred investments or principal withdrawals.

Expenses Paid From Qualified: The amount of expenses that was funded by growth in Qualified Tax-Deferred investments or principal withdrawals.

Shortfall: The total funding shortfall each year. Once a shortfall appears it means all income and investment principal have been exhausted in that year.

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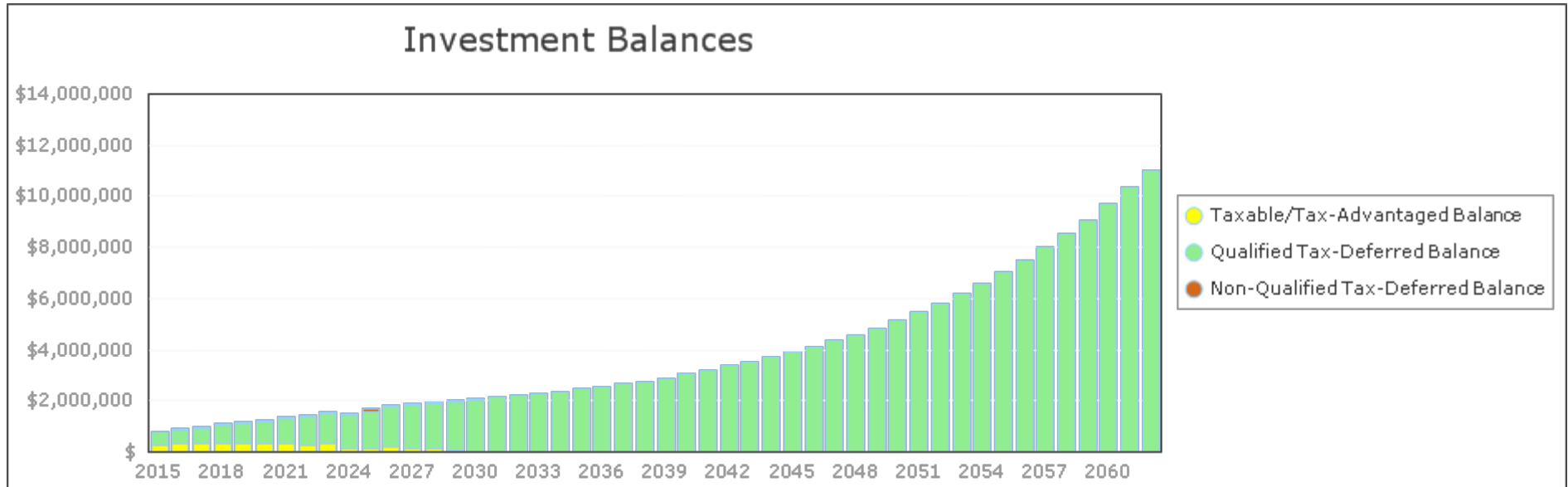
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Investment Balances



Definitions:

Taxable/Tax-Advantaged Balance: The total principal balance of all combined Taxable & Tax-Advantaged Investments.

Qualified Tax-Deferred Balance: The total principal balance of all combined Qualified Tax-Deferred Investments.

Non-Qualified Tax-Deferred Balance: The total principal balance of all combined Non-Qualified Tax-Deferred Investments.

See the Disclosure Information section of this Report for further details on assumptions used, limitations, and methodologies.

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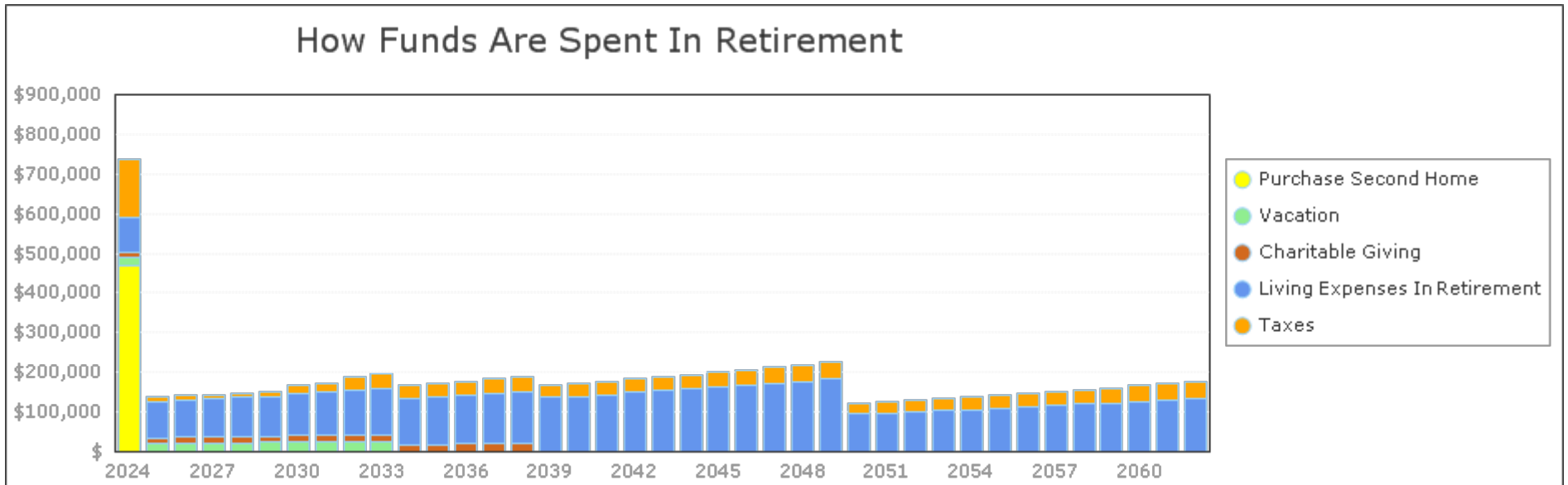
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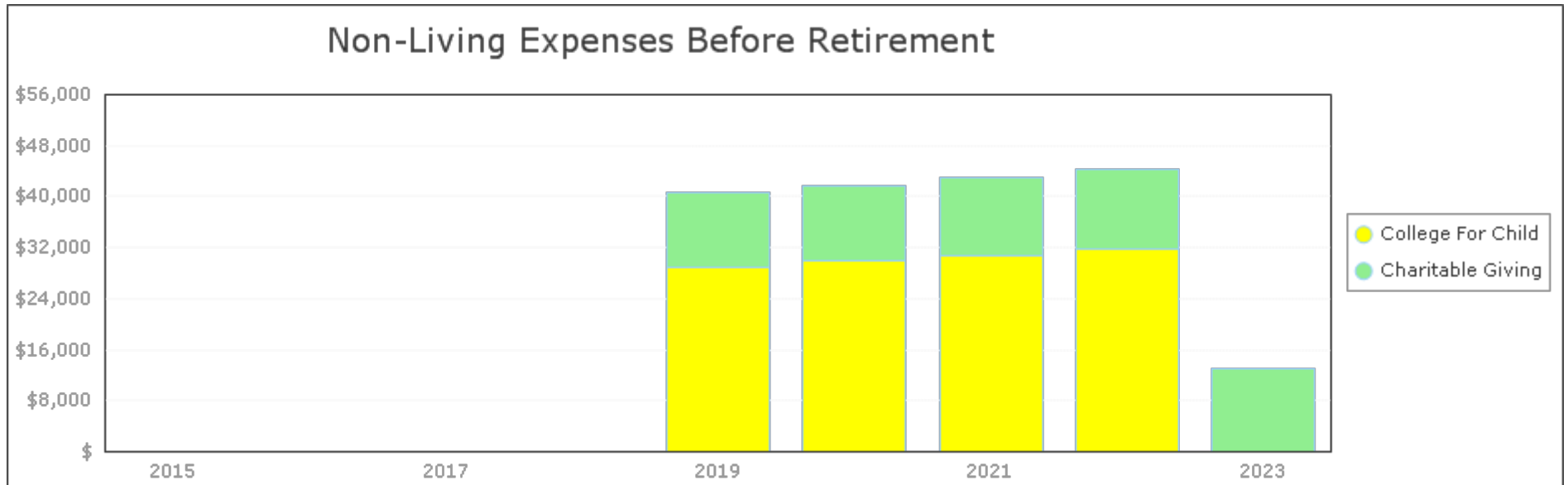
How Funds Are Spent In Retirement



*This chart shows you how funds are spent in retirement each year. Included here are living expenses (which are expenses that expected to occur each and every year in retirement), non-living expenses (such as college funding, weddings, new cars, etc.) and the amount spent on taxes each year.



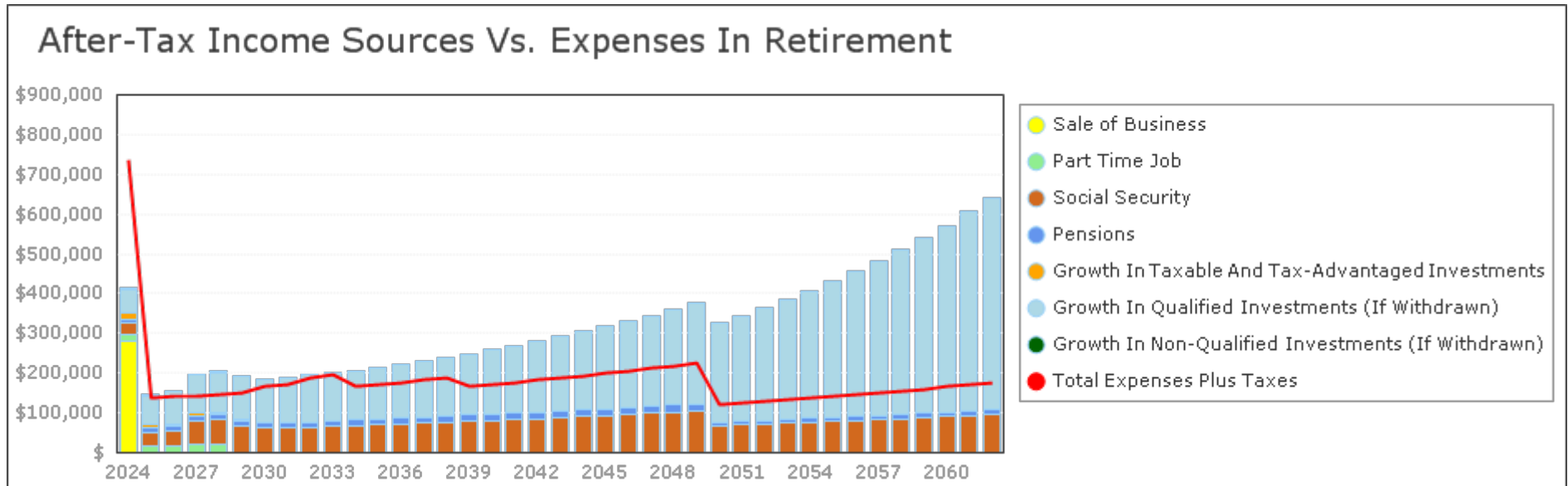
How Funds Are Spent Before Retirement



*This chart shows you how funds are spent before retirement each year. Included here are only non-living expenses (such as college funding, weddings, new cars, etc.). We do not include living expenses before retirement because the program does not ask for or need this input.



After-Tax Income Sources Vs. Expenses In Retirement



*This chart shows you after-tax income sources and all expenses in retirement each year. The expenses are shown as a red line through time. Any year in which the income sources are below the expense line means that there is not enough income in that year to cover expenses.

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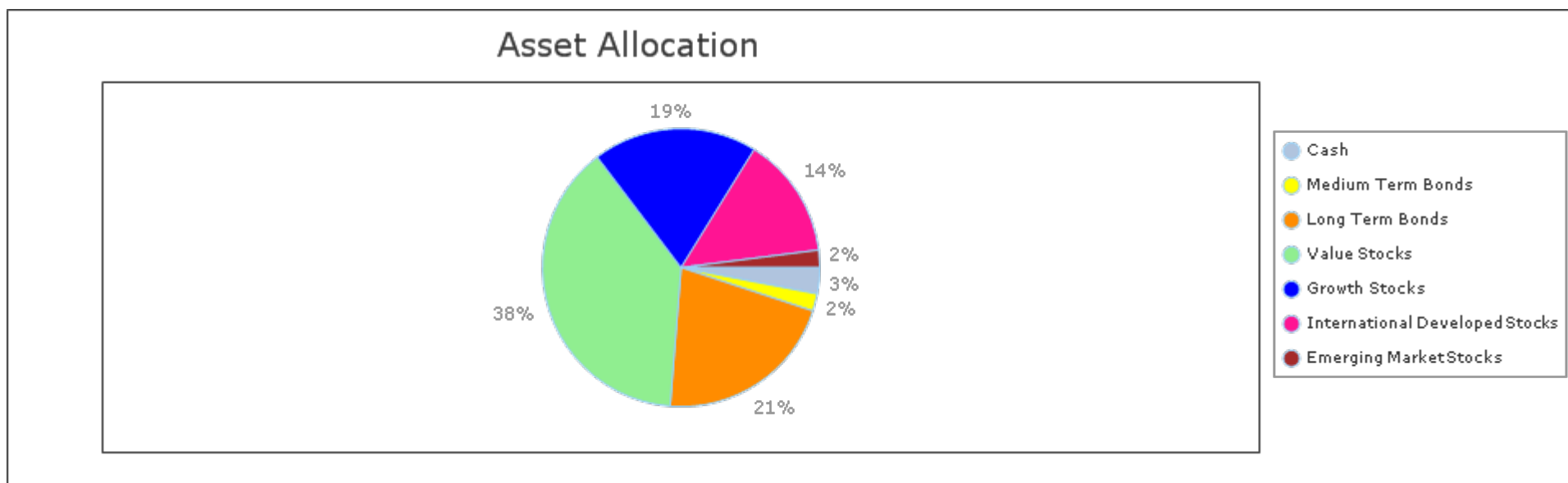
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Asset Allocation



*The pie charts here show the percent of investment funds that are allocated to each asset class. These charts can help you understand your asset allocation situation and whether or not you might be taking too much or too little risk. The chart for Asset Allocation Today shows the breakdown of asset classes based on the investment information entered by the user. The chart for Asset Allocation After Reallocation shows the breakdown of asset classes based on the change in asset allocation entered by the user.

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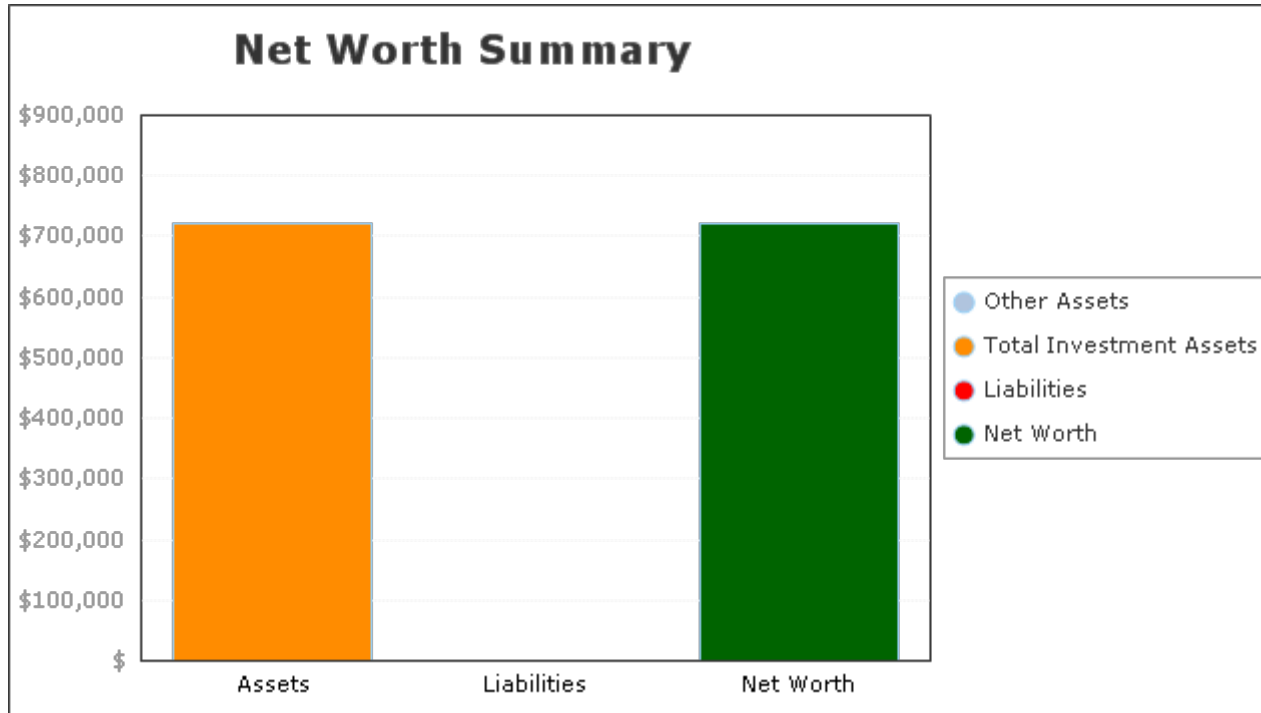
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Current Net Worth



Investment Assets

Taxable & Tax-Advantaged	\$265,000
Qualified Tax-Deferred	\$407,000
Non-Qualified Tax-Deferred	\$50,000

Total Investment Assets **\$722,000**

Other Assets

Total Other Assets **\$0**
Total Assets **\$722,000**

Liabilities

Total Liabilities **\$0**
Net Worth: **\$722,000**

*The data and chart here show you the value of your net worth by taking the current value of your assets minus the current principal value of all liabilities.



Investments, Expenses, & Shortfalls Through Time

Dates (Beginning Of Planning Year)	Ages (End Of Planning Year)	Beginning Investment Balance	Total Expenses	Total Expenses Plus Taxes (In Retirement)	Expenses Paid From Income/Cash Additions	Expenses Paid From Social Security Payments	Expenses Paid From Pension Payments	Expenses Paid From Taxable/Tax- Advantaged	Expenses Paid From Non- Qualified	Expenses Paid From Qualified	Required Minimum Distributions (RMDs) Before Taxes	RMDs After Expenses & Taxes Transferred to Taxable Accounts	Ending Investment Balance	Shortfall
2/23/2015	56/53	722,000	0		0	0	0	0	0	0	0	0	805,134	0
2/23/2016	57/54	805,134	0		0	0	0	0	0	0	0	0	895,074	0
2/23/2017	58/55	895,074	0		0	0	0	0	0	0	0	0	992,323	0
2/23/2018	59/56	992,323	0		0	0	0	0	0	0	0	0	1,097,417	0
2/23/2019	60/57	1,097,417	40,575		0	0	0	40,575	0	0	0	0	1,165,880	0
2/23/2020	61/58	1,165,880	41,792		0	0	0	41,792	0	0	0	0	1,243,453	0
2/23/2021	62/59	1,243,453	43,046		42,504	0	0	541	0	0	0	0	1,368,953	0
2/23/2022	63/60	1,368,953	44,337		0	0	0	44,337	0	0	0	0	1,460,602	0
2/23/2023	64/61	1,460,602	13,048		0	0	0	13,048	0	0	0	0	1,591,187	0
2/23/2024	65/62	1,591,187	591,323	738,030	361,767	30,000	10,224	189,470	0	0	0	0	1,525,595	0
2/23/2025	66/63	1,525,595	124,581	139,222	96,390	16,993	12,108	0	0	0	0	0	1,663,898	0
2/23/2026	67/64	1,663,898	128,318	143,753	104,843	17,904	12,319	0	0	0	0	0	1,811,957	0
2/23/2027	68/65	1,811,957	132,168	144,013	19,062	61,101	13,433	38,571	0	0	0	0	1,891,892	0
2/23/2028	69/66	1,891,892	136,133	147,533	19,661	63,200	13,721	39,551	0	0	0	0	1,976,217	0
2/23/2029	70/67	1,976,217	140,217	149,157	0	66,436	14,089	59,692	0	0	0	0	2,043,798	0
2/23/2030	71/68	2,043,798	144,424	167,267	0	60,998	13,464	47,055	22,906	0	0	0	2,100,120	0
2/23/2031	72/69	2,100,120	148,756	171,434	0	61,377	13,348	0	51,237	22,794	0	0	2,162,778	0
2/23/2032	73/70	2,162,778	153,219	190,151	0	63,148	13,596	0	0	76,474	0	0	2,215,571	0
2/23/2033	74/71	2,215,571	157,816	196,099	0	64,973	13,850	0	0	78,993	0	0	2,268,803	0
2/23/2034	75/72	2,268,803	135,458	166,182	0	67,492	14,274	0	0	53,693	0	0	2,358,421	0
2/23/2035	76/73	2,358,421	139,522	171,389	0	69,437	14,539	0	0	55,546	0	0	2,451,937	0
2/23/2036	77/74	2,451,937	143,708	176,753	0	71,441	14,810	0	0	57,458	0	0	2,549,559	0
2/23/2037	78/75	2,549,559	148,019	182,278	0	73,504	15,086	0	0	59,429	0	0	2,651,505	0
2/23/2038	79/76	2,651,505	152,460	187,970	0	75,630	15,368	0	0	61,462	0	0	2,758,007	0
2/23/2039	80/77	2,758,007	136,096	166,136	0	78,393	15,796	0	0	41,907	0	0	2,897,012	0
2/23/2040	81/78	2,897,012	140,178	171,326	0	80,657	16,091	0	0	43,430	0	0	3,043,812	0
2/23/2041	82/79	3,043,812	144,384	176,673	0	82,990	16,392	0	0	45,002	0	0	3,198,897	0
2/23/2042	83/80	3,198,897	148,715	182,180	0	85,392	16,699	0	0	46,624	0	0	3,362,791	0
2/23/2043	84/81	3,362,791	153,177	187,853	0	87,867	17,013	0	0	48,297	0	0	3,536,055	0
2/23/2044	85/82	3,536,055	157,772	193,697	0	90,416	17,332	0	0	50,023	0	0	3,719,287	0
2/23/2045	86/83	3,719,287	162,505	199,717	0	93,042	17,659	0	0	51,805	0	0	3,913,124	0

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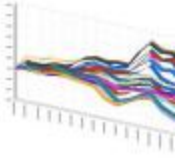
Investments, Expenses, & Shortfalls Through Time

Dates (Beginning Of Planning Year)	Ages (End Of Planning Year)	Beginning Investment Balance	Total Expenses	Total Expenses Plus Taxes (In Retirement)	Expenses Paid From Income/Cash Additions	Expenses Paid From Social Security Payments	Expenses Paid From Pension Payments	Expenses Paid From Taxable/Tax- Advantaged	Expenses Paid From Non- Qualified	Expenses Paid From Qualified	Required Minimum Distributions (RMDs) Before Taxes	RMDs After Expenses & Taxes Transferred to Taxable Accounts	Ending Investment Balance	Shortfall
2/23/2046	87/84	3,913,124	167,380	205,917	0	95,746	17,992	0	0	53,643	0	0	4,118,251	0
2/23/2047	88/85	4,118,251	172,402	212,305	0	98,531	18,332	0	0	55,539	0	0	4,335,395	0
2/23/2048	89/86	4,335,395	177,574	218,884	0	101,400	18,679	0	0	57,495	0	0	4,565,338	0
2/23/2049	90/87	4,565,338	182,901	225,661	0	104,355	19,033	0	0	59,513	0	0	4,808,911	0
2/23/2050	X/88	4,808,911	94,194	122,164	0	68,005	9,102	0	0	17,087	0	0	5,121,769	0
2/23/2051	X/89	5,121,769	97,020	125,933	0	69,993	9,276	0	0	17,751	0	0	5,455,685	0
2/23/2052	X/90	5,455,685	99,930	129,815	0	72,040	9,453	0	0	18,438	0	0	5,812,113	0
2/23/2053	X/91	5,812,113	102,928	133,813	0	74,149	9,633	0	0	19,146	0	0	6,192,609	0
2/23/2054	X/92	6,192,609	106,016	137,932	0	76,321	9,818	0	0	19,877	0	0	6,598,842	0
2/23/2055	X/93	6,598,842	109,197	142,175	0	78,559	10,006	0	0	20,632	0	0	7,032,595	0
2/23/2056	X/94	7,032,595	112,473	146,545	0	80,863	10,198	0	0	21,412	0	0	7,495,775	0
2/23/2057	X/95	7,495,775	115,847	151,046	0	83,237	10,394	0	0	22,217	0	0	7,990,428	0
2/23/2058	X/96	7,990,428	119,322	155,683	0	85,682	10,593	0	0	23,047	0	0	8,518,738	0
2/23/2059	X/97	8,518,738	122,902	160,459	0	88,200	10,797	0	0	23,905	0	0	9,083,048	0
2/23/2060	X/98	9,083,048	126,589	165,378	0	90,793	11,005	0	0	24,790	0	0	9,685,862	0
2/23/2061	X/99	9,685,862	130,387	170,445	0	93,465	11,218	0	0	25,704	0	0	10,329,862	0
2/23/2062	X/100	10,329,862	134,298	175,665	0	96,216	11,434	0	0	26,648	0	0	11,017,918	0

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Prepared for: John Doe and Jane Doe

Prepared by: James Advisor1, CFP, President, Advisor Capital



Monte Carlo Results

Probability Of Funding All Goals: 93 %

Quartile Information:

	Quartile 1 (Worst 25%)	Quartile 2	Quartile 3	Quartile 4 (Best 25%)
Age Of First Shortfall (John)	Never	Never	Never	Never
Age Of First Shortfall (Jane)	Never	Never	Never	Never
Investment Value At John's Retirement (Today's Dollars)	\$830,124	\$1,070,352	\$1,270,598	\$1,653,803
Investment Value At Jane's Retirement (Today's Dollars)	\$766,177	\$1,066,003	\$1,308,640	\$1,798,557
Investment Value at End Of Plan (Today's Dollars)	\$206,983	\$1,103,747	\$2,376,213	\$6,501,670

Probability Of Having Various Amounts (In Today's \$) At End Of Plan:

Probability Of Having At Least \$1,333,000 At End Of Plan	58 %
Probability Of Having At Least \$2,666,000 At End Of Plan	33 %
Probability Of Having At Least \$3,999,000 At End Of Plan	19 %
Probability Of Having At Least \$5,333,000 At End Of Plan	12 %

Definitions:

Probability Of Funding All Goals: This number is calculated by running 1,000 Monte Carlo simulations on all investment returns and taking the number of simulations where funds never run out divided by the total number of simulations.

Quartile Information: The Quartile information shows you the averaged results from the four quartiles, where the quartiles are split based on the value for Investment Value At Of Plan. For example, Investment Value At End Of Plan for the Best 25% of Simulations shows you the average value for this field in the best 25% (highest values for Investment Value At End Of Plan) of the Monte Carlo simulations run.

Probability Of Having Various Amounts (In Today's \$) At End Of Plan: The probability of never running out of money from today through the end of the plan while having various amounts of money left over at the end of the plan. These buckets are determined by the program based on the base case value for Investment Value At End Of Plan. The probability value for each bucket is calculated by running 1,000 monte carlo simulations on all investment returns and taking the number of simulations where the Total Investment Value At End Of Plan is at least the amount specified in each bucket.

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Summary of Retirement Situation

Total Investment Value At John's Retirement (Today's Dollars)	\$1,219,512
Total Investment Value At Jane's Retirement (Today's Dollars)	\$1,270,871
Age Of First Shortfall (John)	Never
Age Of First Shortfall (Jane)	Never
Average Five Year Shortfall (Today's Dollars)	\$0
Average Ten Year Shortfall (Today's Dollars)	\$0
Total Investment Value at End Of Plan (Today's Dollars)	\$2,666,323
Total Net Worth Value at End Of Plan (Today's Dollars)	\$2,666,323
Probability Of Funding All Goals	93 %

Definitions:

Total Investment Value At Retirement (Today's Dollars): The total amount of all combined investments (primary user + spouse/partner) at the retirement date of each person in the plan. This is shown in today's dollars by reducing the amount by the total inflation rate over the period. Note that this value was calculated using the static base case assumptions and does **not** use Monte Carlo analysis.

Age Of First Shortfall: The age of each person in the plan when expenses exceed all available income and investment principal. Note that this value was calculated using the static base case assumptions and does **not** use Monte Carlo analysis.

Average Five Year Shortfall (Today's Dollars): The average shortfall over five years, starting with the first shortfall. This is shown in today's dollars by reducing the amount by the total inflation rate over the period. Note that this value was calculated using the static base case assumptions and does **not** use Monte Carlo analysis.

Average Ten Year Shortfall (Today's Dollars): The average shortfall over ten years, starting with the first shortfall. This is shown in today's dollars by reducing the amount by the total inflation rate over the period. Note that this value was calculated using the static base case assumptions and does **not** use Monte Carlo analysis.

Total Investment Value At End Of Plan (Today's Dollars): The total amount of all combined investments (primary user + spouse/partner) on the later of the End Ages for the primary client and spouse/partner. This is shown in today's dollars by reducing the amount by the total inflation rate over the period. This number can be looked at two ways: 1) It is the buffer or cushion you have after meeting your retirement goals or 2) It is the amount you will leave your heirs at the end of your plan. Note that this value was calculated using the static base case assumptions and does **not** use Monte Carlo analysis.

Total Net Worth At End Of Plan (Today's Dollars): The total amount of all assets, which includes all investments and any other assets entered in the Net Worth Assets section, minus any liabilities left at the end of the plan. This is shown in today's dollars by reducing the amount by the total inflation rate over the period.

Probability Of Funding All Goals: This number is calculated by running 1,000 Monte Carlo simulations on all investment returns and taking the number of simulations where funds never run out divided by the total number of simulations.

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