

Jack and Jane Sample

RETIREMENT PREPAREDNESS SCORECARD **October 06, 2020**

PREPARED BY:
Strategic Advisory Services, LLC
10333 Richmond Ave
Ste. 720
Houston, TX 77042
(713) 977-3800

Balance Sheet

Base Facts as of October 6, 2020

Prepared for Jack and Jane Sample

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Assets	Jack	Jane	Joint - ROS	Total
Fidelity	\$100,000	--	--	\$100,000
401k	300,000	--	--	300,000
United Lump Sum	350,000	--	--	350,000
Total Assets:	750,000	0	0	750,000
Total Net Worth:	\$750,000	\$0	\$0	\$750,000

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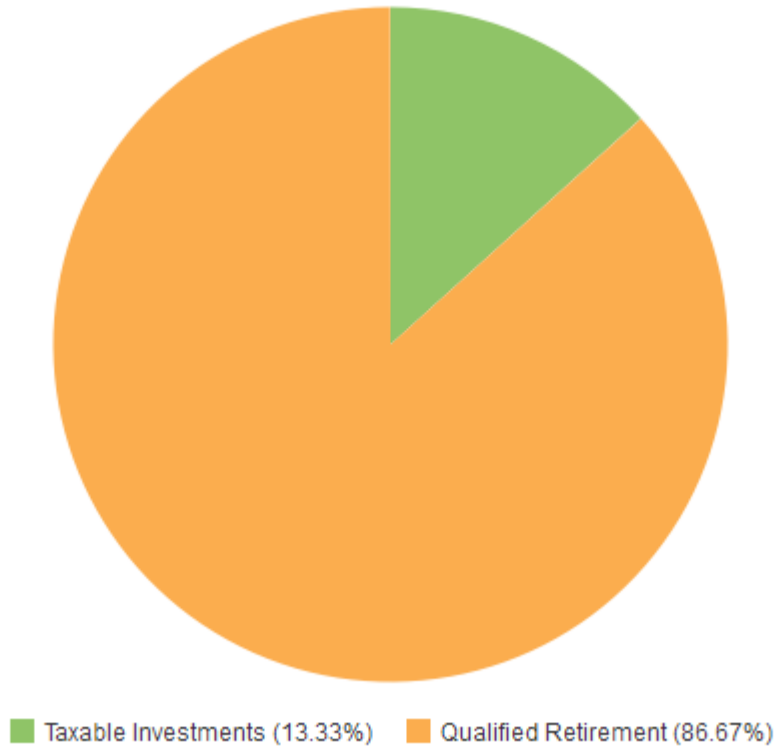
Balance Sheet

Base Facts as of October 6, 2020

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The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Breakdown by Asset Type - Current Year (2020)



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Income, Transfers and Savings Details

Base Facts

Prepared for Jack and Jane Sample

The Income, Transfers and Savings Details report lists your income, transfers and savings.

INCOME, SALARIES & BONUSES

Salary/Bonus

Amount: \$90,000	Starts: Active	Owner: Jack Sample
Ends: Client's Retirement (age 65 in 2026)	Indexed at: Inflation (3.00%)	Destination: Core Cash Account
Start Indexing: Immediately	Self-Employment?: No	Is Guaranteed?: No

SOCIAL SECURITY

Jack's Social Security

Full Retirement Age Amount	Start Collecting at: Age 66	
Retirement Benefit: \$28,000	Disability Benefit: \$0	Surviving Child Benefit: \$0

Jane's Social Security

Full Retirement Age Amount	Start Collecting at: Age 66	
Retirement Benefit: \$13,067	Disability Benefit: \$0	Surviving Child Benefit: \$0

Benefit Options

Exclude All Spousal Benefits: No	Restricted Spousal Benefit: None	Currently Filed & Suspended: No
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SAVINGS & CONTRIBUTIONS

Name	Destination	Starts	Ends	Amount	Indexed At
401k: Pre-Tax Contribution	401k	Active	Client's Retirement (age 65 in 2026)	\$12,000 per year	
401k: Employer Contribution	401k	Active	Client's Retirement (age 65 in 2026)	\$6,000 per year	

SAVINGS, YEAR-END

Save 100%
100% of Savings will remain in Core Cash.

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Liabilities and Expenses Details

Base Facts

Prepared for Jack and Jane Sample

The Liabilities and Expenses Details report lists your liabilities and expenses.

LIVING EXPENSES

Current Amount (today-64): \$72,000 Retirement Amount (age 65-95): \$0 Indexed At: Inflation (3.00%)

Living Expense Details

No Expense Details have been defined

LIQUIDATION STRATEGY

Current: By Type Retirement: By Type

ADVISOR FEES

Current Value Subject to This Current Value Subject to Other
Advisor Fees: \$0 Advisor Fees: \$0

Advisor Fee Schedule

No Advisor Fee Schedule has been defined.

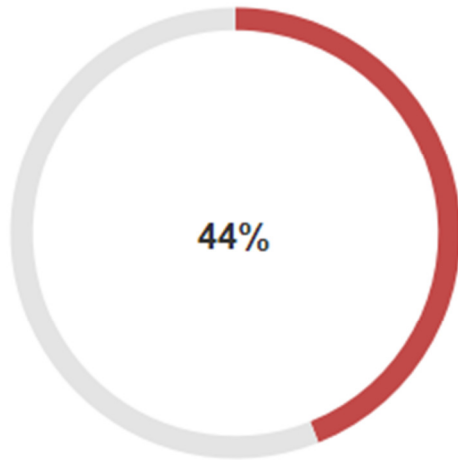
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 Profile

Client Information	Jack Sample	Jane Sample
Date of Birth	6/15/1961 (Age 59)	10/12/1963 (Age 56)
Gender		
Marital Status	Married	Married
Annual Before-Tax Income	\$90,000	
Retirement Age	65	65
Life Expectancy	95	95

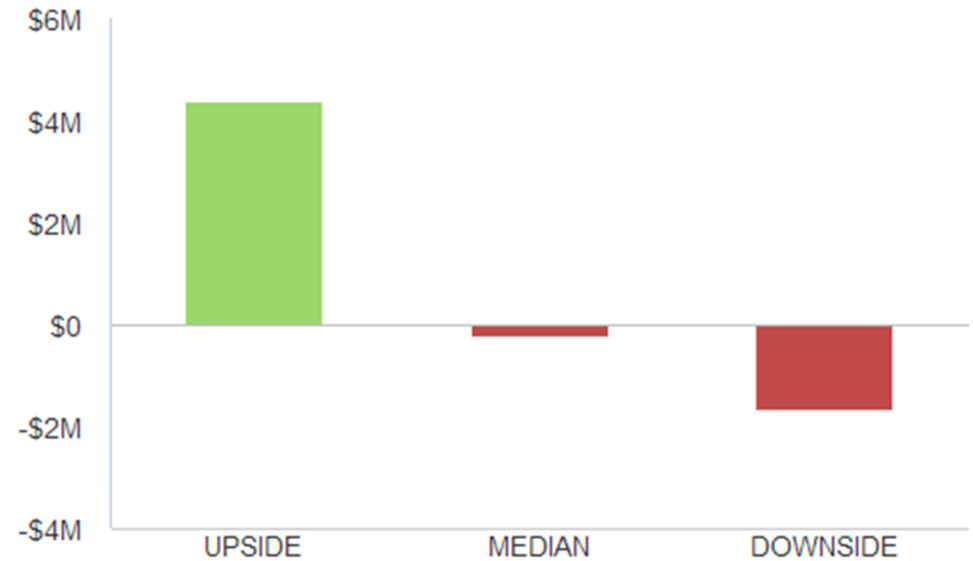
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PROBABILITY OF SUCCESS



0% - 69% 70% - 81% 82% - 100%

PORTFOLIO ASSETS



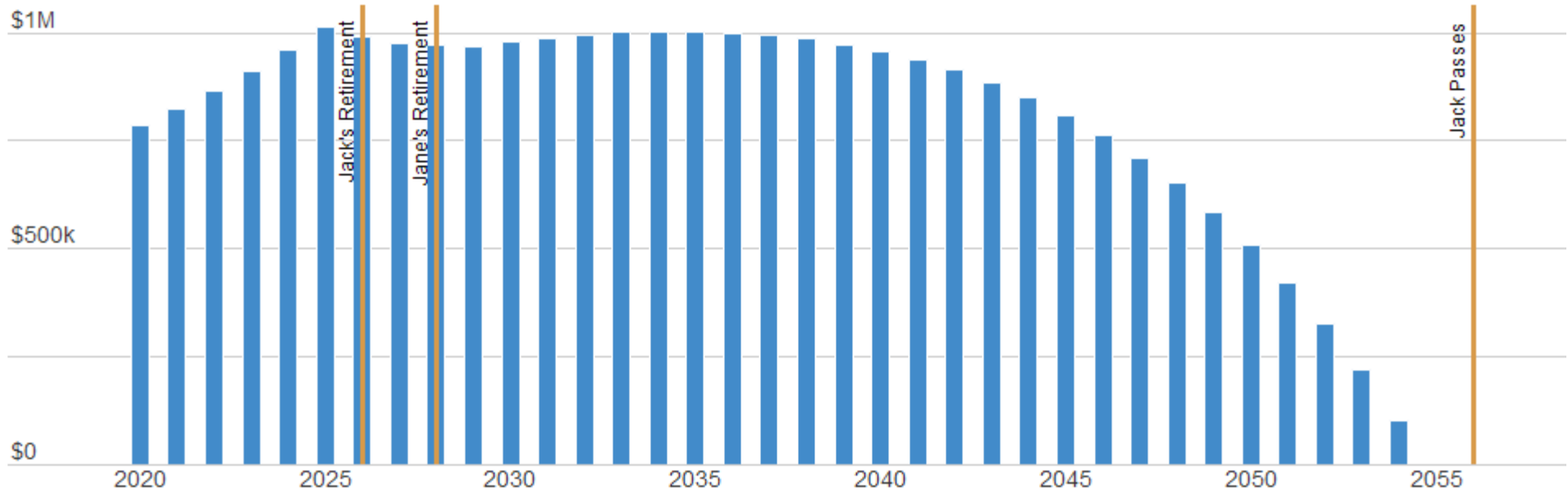
	Percentile	Portfolio Assets
Upside	97.5%	\$4,411,725
Median	50.0%	(\$243,095)
Downside	2.5%	(\$1,703,549)

This Monte Carlo analysis illustrates the potential results of your financial plan using 1000 trial runs.

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.

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Lifetime Portfolio Value



Assumptions

Jack's Retirement:	65 (2026)
Jane's Retirement:	65 (2028)
First Death (Jack):	95/93 (2056)
Inflation Rate	3.00%

Living Expenses

Current	\$72,000
Retirement	\$72,000
Index Rate	3.00%

Summary

Based upon the levels of income and spending in the Base Facts with Decision Center, you will deplete your portfolio assets in **2055** (age **94/92**).

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10-Year Cash Flow

Base Facts from First Year to 2029

Prepared for Jack and Jane Sample

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year/Age	2020 (59/57)	2021 (60/58)	2022 (61/59)	2023 (62/60)	2024 (63/61)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	100,000	98,788	97,347	95,588	93,509
Retirement Accounts	650,000	687,470	727,912	771,534	818,561
Cash Accounts	0	49	58	71	85
Total Portfolio Asset Balances (Beginning of Year)	750,000	786,307	825,317	867,193	912,155
Cash Inflows					
Salary					
Salary/Bonus	90,000	92,700	95,481	98,345	101,295
Total Cash Inflows	90,000	92,700	95,481	98,345	101,295
Cash Outflows					
Living Expenses	72,000	74,160	76,385	78,677	81,037
Taxes	13,653	14,023	14,429	14,824	15,208
Planned Savings	12,000	12,360	12,731	13,113	13,506
Total Cash Outflows	97,653	100,543	103,545	106,614	109,751
Total Inflows	90,000	92,700	95,481	98,345	101,295
LESS: Total Outflows	97,653	100,543	103,545	106,614	109,751
EQUALS: Net Cash Flow	(7,653)	(7,843)	(8,064)	(8,269)	(8,456)
Total Portfolio Asset Balances (End of Year)	786,307	825,317	867,193	912,155	960,437

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10-Year Cash Flow - continued

Base Facts from First Year to 2029

Prepared for Jack and Jane Sample

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year/Age	2025 (64/62)	2026 (65/63)	2027 (66/64)	2028 (67/65)	2029 (68/66)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	91,109	88,333	4,704	0	0
Retirement Accounts	869,230	923,795	983,749	971,356	970,189
Cash Accounts	98	113	3,503	4,272	2,207
Total Portfolio Asset Balances (Beginning of Year)	960,437	1,012,241	991,956	975,628	972,396
Cash Inflows					
Salary					
Salary/Bonus	104,334	0	0	0	0
Social Security	0	0	16,082	32,806	36,248
Total Cash Inflows	104,334	0	16,082	32,806	36,248
Cash Outflows					
Living Expenses	83,468	85,972	88,551	91,208	93,944
Taxes	15,629	0	8,009	7,871	8,378
Planned Savings	13,911	0	0	0	0
Total Cash Outflows	113,008	85,972	96,560	99,079	102,322
Total Inflows	104,334	0	16,082	32,806	36,248
LESS: Total Outflows	113,008	85,972	96,560	99,079	102,322
EQUALS: Net Cash Flow	(8,674)	(85,972)	(80,478)	(66,273)	(66,074)
Total Portfolio Asset Balances (End of Year)	1,012,241	991,956	975,628	972,396	969,287

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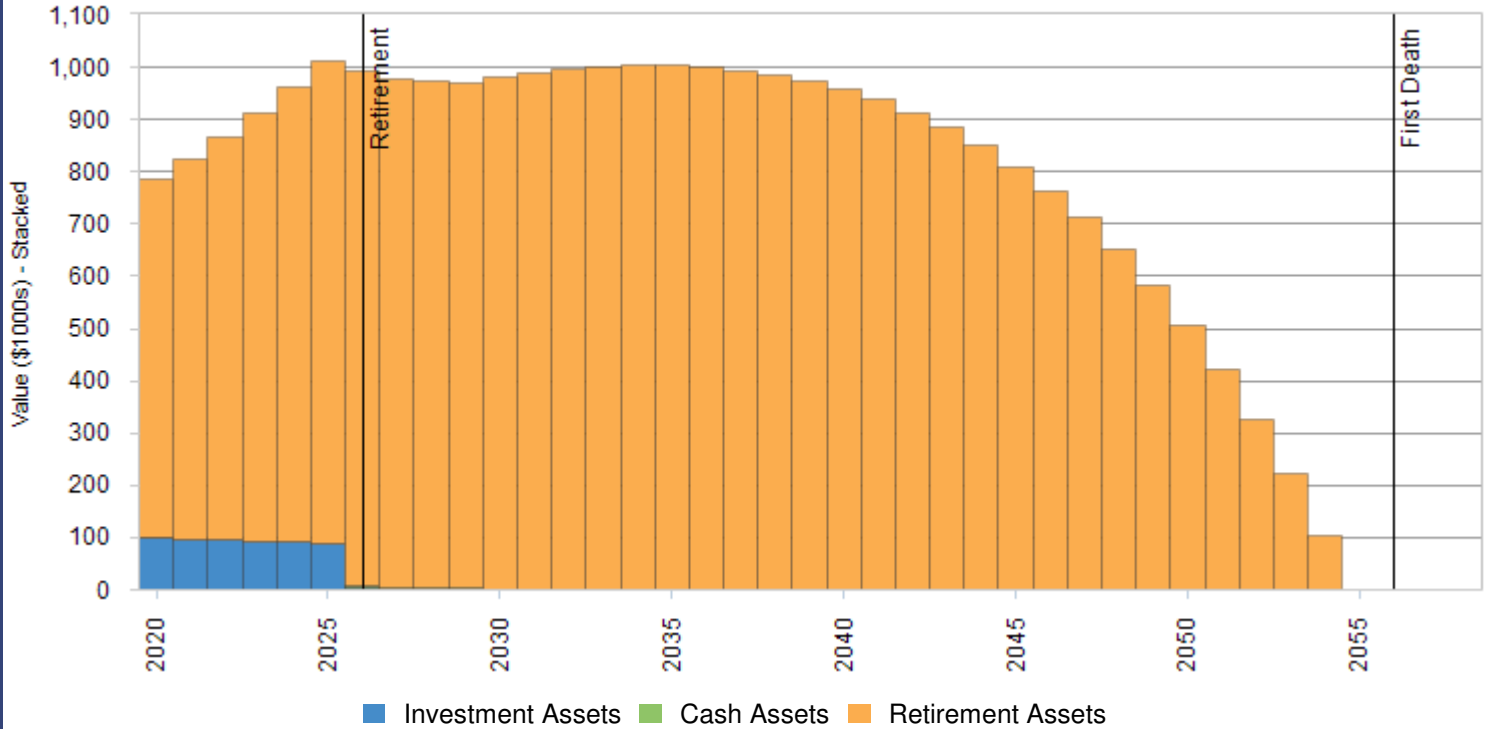
Assets

Base Facts (All Years)

Prepared for Jack and Jane Sample

The Assets report illustrates the breakdown of your total assets.

Asset Breakdown



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Assets

Base Facts (All Years)

Prepared for Jack and Jane Sample

The Assets report illustrates the breakdown of your total assets.

Year	Age	Investment Assets	Cash Assets	Retirement Assets	Total Portfolio Assets
2020	59/57	\$98,788	\$49	\$687,470	\$786,307
2021	60/58	97,347	58	727,912	825,317
2022	61/59	95,588	71	771,534	867,193
2023	62/60	93,509	85	818,561	912,155
2024	63/61	91,109	98	869,230	960,437
2025	64/62	88,333	113	923,795	1,012,241
2026	65/63	4,704	3,503	983,749	991,956
2027	66/64	0	4,272	971,356	975,628
2028	67/65	0	2,207	970,189	972,396
2029	68/66	0	1,943	967,344	969,287
2030	69/67	0	1,190	978,799	979,989
2031	70/68	0	959	987,846	988,805
2032	71/69	0	796	994,884	995,680
2033	72/70	0	0	1,000,619	1,000,619
2034	73/71	0	4	1,002,926	1,002,930
2035	74/72	0	0	1,002,651	1,002,651
2036	75/73	0	27	999,788	999,815
2037	76/74	0	73	994,073	994,146
2038	77/75	0	67	985,326	985,393
2039	78/76	0	60	973,223	973,283
2040	79/77	0	56	957,401	957,457
2041	80/78	0	50	937,557	937,607
2042	81/79	0	45	913,315	913,360
2043	82/80	0	40	884,275	884,315
2044	83/81	0	36	850,010	850,046
2045	84/82	0	34	810,092	810,126
2046	85/83	0	34	764,031	764,065
2047	86/84	0	35	711,280	711,315
2048	87/85	0	40	651,303	651,343
2049	88/86	0	89	583,448	583,537
2050	89/87	0	59	507,225	507,284
2051	90/88	0	77	421,776	421,853
2052	91/89	0	100	326,455	326,555
2053	92/90	0	108	220,454	220,562
2054	93/91	0	38	103,024	103,062
2055	94/92	0	(22,837)	0	(22,837)
2056	95/93	0	(145,871)	0	(145,871)

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Year	Age	Investment Assets	Cash Assets	Retirement Assets	Total Portfolio Assets
2057	96/94	0	(302,549)	0	(302,549)
2058	97/95	0	(464,510)	0	(464,510)

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Disclaimer

The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by

generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

Client(s): _____

Jack Sample

_____ Date

_____ Jane Sample

_____ Date

Advisor: _____

Dick Grbac, CFP®

_____ Date