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**Paul and Lynn Price**

**Decision Center**

March 21, 2019

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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): \_\_\_\_\_  
Paul Price

\_\_\_\_\_  
Date

Lynn Price

Date

Advisor:

Jay Weyers

Date

Sample

 Profile

<b>Client Information</b>	<b>Paul Price</b>	<b>Lynn Price</b>
Date of Birth	1/1/1958 (Age 61)	1/1/1959 (Age 60)
Gender	Male	Male
Marital Status	Married	Married
Annual Before-Tax Income	\$450,000	\$100,000
Retirement Age	65	65
Life Expectancy	100	100
<b>Children</b>	<b>Relationship</b>	<b>Date of Birth</b>
Michael Price	Son	1/1/1988 (Age 31)
Stacy Price	Daughter	1/1/1990 (Age 29)
<b>Other Family &amp; Friends</b>	<b>Relationship</b>	<b>Date of Birth</b>
Daniel Grady	Business Partner	1/1/1980 (Age 39)

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Sample

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## Retirement

- Paul and Lynn would both like to retire at 65. They estimated that they would need \$250,000 in today's terms.

## Leave to Heirs

- Paul and Lynn would like to leave \$0 to their heirs.

Sample

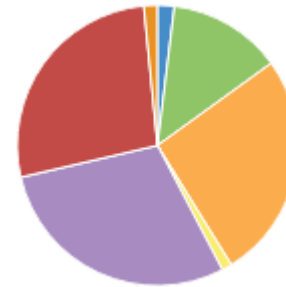
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**Net Worth Summary**

Total Net Worth	<b>\$4,808,566</b>
Paul	<b>\$2,916,616</b>
Lynn	<b>\$15,000</b>
Joint - ROS	<b>\$1,876,950</b>

**Assets by Type**



Cash Equivalents	1.93%
Taxable Investments	13.10%
Qualified Retirement	26.15%
Life Insurance	1.16%
Business Interests	29.02%
Real Estate	27.09%
Personal Property	1.55%

Assets	Paul	Lynn	Joint - ROS	Total
Lynn and Paul Savings	--	--	\$100,000	\$100,000
Paul and Lynn's Joint Investments	--	--	\$676,950	\$676,950
Inherited IRA from Paul's Dad	\$198,104	--	--	\$198,104
Paul's Price Wealth Advisors 401(k)	\$1,153,512	--	--	\$1,153,512
Lynn's Whole Life	--	\$5,000	--	\$5,000
Paul's Whole Life	\$55,000	--	--	\$55,000
Price Wealth Advisors, LLC	\$1,500,000	--	--	\$1,500,000

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<b>Assets</b>	<b>Paul</b>	<b>Lynn</b>	<b>Joint - ROS</b>	<b>Total</b>
Primary Residence	--	--	\$1,000,000	\$1,000,000
Shore House	--	--	\$400,000	\$400,000
Lynn's Car	--	\$30,000	--	\$30,000
Paul's Car	\$50,000	--	--	\$50,000
<b>Total Assets</b>	<b>\$2,956,616</b>	<b>\$35,000</b>	<b>\$2,176,950</b>	<b>\$5,168,566</b>
<b>Liabilities</b>	<b>Paul</b>	<b>Lynn</b>	<b>Joint - ROS</b>	<b>Total</b>
Home Mortgage	--	--	(\$200,000)	(\$200,000)
Mortgage 1	--	--	--	--
Vacation Home Mortgage	--	--	(\$100,000)	(\$100,000)
Lynn's Car Loan	--	(\$20,000)	--	(\$20,000)
Paul's Car Loan	(\$40,000)	--	--	(\$40,000)
<b>Total Liabilities</b>	<b>(\$40,000)</b>	<b>(\$20,000)</b>	<b>(\$300,000)</b>	<b>(\$360,000)</b>

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# Income and Savings Summary

Base Facts

## Income, Salaries & Bonuses

### Lynn's School Principal Salary

Amount: \$100,000

Starts: Active

Owner: Lynn Price

Ends: Spouse's Retirement (age 65 in 2024)

### Paul's Salary from Business

Amount: \$450,000

Starts: Active

Owner: Paul Price

Ends: Client's Retirement (age 65 in 2023)

## Social Security

### Paul's Social Security

Full Retirement Age Amount

Start Collecting at: Age 65

Retirement Benefit: \$22,669

Disability Benefit: \$0

Surviving Child Benefit: \$0

### Lynn's Social Security

Exempt Pension

### Benefit Options

Currently Filed & Suspended: No

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## Income, Deferred

### Lynn's School Pension

Amount: \$60,000

Starts: Spouse's Retirement (age 65 in 2024)

Owner: Lynn Price

Ends: Spouse's Death (age 100 in 2059)

## Savings, Contributions & Transfers

Name	Destination	Starts	Ends	Amount
Paul and Lynn Price - Core Cash Account: Transfer Flow	Paul and Lynn's Joint Investments	Active	Client's Retirement (age 65 in 2023)	\$10,000 per year
Paul's Price Wealth Advisors 401(k): Employer Contribution	Paul's Price Wealth Advisors 401(k)	Active	Client's Retirement (age 65 in 2023)	50.0% of employee contribution, up to 5.0% of salary
Paul's Price Wealth Advisors 401(k): Pre-Tax Contribution	Paul's Price Wealth Advisors 401(k)	Active	Client's Retirement (age 65 in 2023)	Maximum

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# Liabilities and Expenses Summary

Base Facts

## Mortgages

### Home Mortgage

Type: Mortgage	Property: Primary Residence
Institution:	Original Loan Amount: \$200,000
Current Balance: \$200,000 as of 11/5/2014	Date of Loan: 1/1/2014
Interest Rate: 4.000%	Term: 15 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$1,479	

### Mortgage 1

Type: Mortgage	Property: Unknown
Institution:	Original Loan Amount: \$0
Current Balance: \$0 as of 12/26/2016	Date of Loan: 12/26/2016
Interest Rate:	Term: 30 years
Payments are made: Monthly	Repayment Type:
Estimated Payment: \$0	

### Vacation Home Mortgage

Type: Mortgage	Property: Shore House
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Institution:	Original Loan Amount: \$100,000
Current Balance: \$100,000 as of 11/5/2014	Date of Loan: 1/1/2014
Interest Rate: 5.000%	Term: 30 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$537	

## Loans

### Lynn's Car Loan

Type: Automobile	Institution:
Original Loan Amount: \$20,000	Current Balance: \$20,000 as of 11/5/2014
Date of Loan: 10/3/2014	Interest Rate: 5.000%
Number of Payments: 60	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$377

### Paul's Car Loan

Type: Automobile	Institution:
Original Loan Amount: \$40,000	Current Balance: \$40,000 as of 11/5/2014
Date of Loan: 10/3/2014	Interest Rate: 5.000%
Number of Payments: 60	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$755

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## Living Expenses

Current Amount (today-64): \$300,000

Retirement Amount (age 65-100): \$250,000

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### Living Expense Details

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No Expense Details have been defined

Sample

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## Insurance, Life

### Lynn's Whole Life

Death Benefit: \$50,000

Institution:

Insured: Lynn Price

Owner: Lynn Price

Annual Premium: 500

Cash Value: \$5,000 as of 11/5/2014 8:03 AM

### Primary Beneficiaries

Paul Price (100.00%)

### Contingent Beneficiaries

Equally to Children (100.00%)

### Paul's Term

Death Benefit: \$750,000

Institution:

Insured: Paul Price

Owner: Paul Price

Annual Premium: 500

### Primary Beneficiaries

Lynn Price (100.00%)

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**Contingent Beneficiaries**

---

Equally to Children (100.00%)

---

**Paul's Whole Life**

---

Death Benefit: \$1,000,000

Institution:

Insured: Paul Price

Owner: Paul Price

Annual Premium: 1,500

Cash Value: \$55,000 as of 11/5/2014 8:04 AM

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**Primary Beneficiaries**

---

Lynn Price (100.00%)

---

**Contingent Beneficiaries**

---

Equally to Children (100.00%)

---

**Insurance, Long Term Care**

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**Paul's LTC Insurance**

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Benefit: \$200,000 Annually

Institution:

Insured: Paul Price

Owner: Paul Price

Annual Premium: 3,500

Elimination Period: 0 Days

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Benefit Period: 5 Years

## Insurance, Disability

### Lynn's Short Term Disability

Benefit: 60% of Lynn's Salary

Institution:

Policy Type: Group Short Term

Insured: Lynn Price

Owner: Lynn Price

Annual Premium: \$500

Maximum Initial Benefit Cap:

Maximum Annual Benefit:

Elimination Period: 0 Days

Benefit Period: Age 65

### Paul's Long Term Disability

Benefit: 60% of Paul's Salary

Institution:

Policy Type: Group Short Term

Insured: Paul Price

Owner: Paul Price

Annual Premium: \$500

Maximum Initial Benefit Cap:

Maximum Annual Benefit:

Elimination Period: 0 Days

Benefit Period: Age 65

## Insurance, Property and Casualty

### Homeowner's Insurance

Insured Asset: Primary Residence

Institution Name:

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Owner: Paul and Lynn (Joint/ROS)

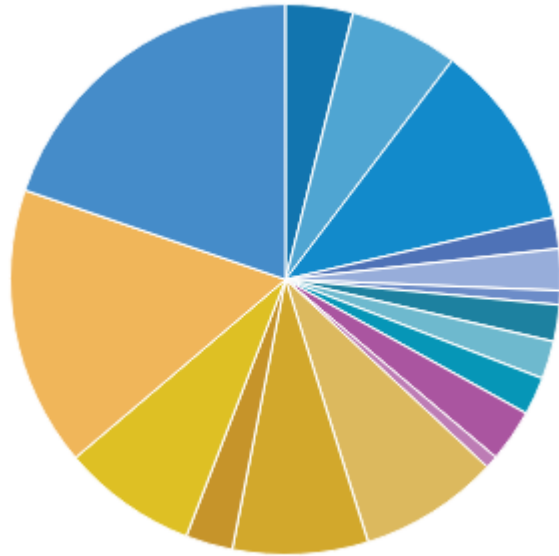
Policy Type: Homeowner's

Sample

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## All Assets - Current Allocation

(5.88% blended rate)



Large Growth	3.97%
Large Value	6.38%
Large Blend	11.02%
Mid Growth	1.85%
Mid Value	2.44%
Mid Blend	0.82%
Small Growth	2.15%
Small Value	2.24%
Small Blend	2.23%
International	3.07%
Emerg Mkts	0.76%
Sht Trm Mun	8.22%
Int Trm Mun	7.96%
Long Trm Mun	2.77%
Hgh Yld Bnd	7.92%
Inv Grd Bnd	16.46%
Other	19.74%

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	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total	
<b>All Assets - Current Allocation</b>																			
Inherited IRA from Paul's Dad	\$42,140	\$17,352	\$84,672	\$0	\$0	\$0	\$22,956	\$14,392	\$0	\$0	\$16,592	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$198,104
Lynn and Paul Savings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100,000	100,000
Lynn's Whole Life	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,000	5,000
Paul and Lynn's Joint Investments	0	3,114	60,790	30,530	7,920	0	5,213	10,696	68	21,730	0	177,090	173,028	56,525	76,021	27,213	27,010	676,948	
Paul's Price Wealth Advisors 401(k)	44,641	119,273	95,626	9,920	45,564	17,879	18,802	23,878	48,794	45,564	0	2,768	1,154	4,153	97,356	333,019	245,121	1,153,512	
Paul's Whole Life	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55,000	55,000
<b>Totals</b>	<b>86,781</b>	<b>139,739</b>	<b>241,088</b>	<b>40,450</b>	<b>53,484</b>	<b>17,879</b>	<b>46,971</b>	<b>48,966</b>	<b>48,862</b>	<b>67,294</b>	<b>16,592</b>	<b>179,858</b>	<b>174,182</b>	<b>60,678</b>	<b>173,377</b>	<b>360,232</b>	<b>432,131</b>	<b>2,188,564</b>	

	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
All Assets	3.97%	6.38%	11.02%	1.85%	2.44%	0.82%	2.15%	2.24%	2.23%	3.07%	0.76%	8.22%	7.96%	2.77%	7.92%	16.46%	19.74%	100.00%

The Blended Rate is the weighted average of the market index rates of returns that underlie each asset class of a given model portfolio.

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All investments involve risks that you will lose value including the amount of your initial investment. Investments that offer the potential for higher rates of return generally involve greater risk of loss. Note: reinvestment transactions that involve selling existing investments may involve transaction costs associated with the sale of those assets as well as transaction costs associated with the purchase of new investments.

**International investing:** There are special risks associated with international investing, such as political changes and currency fluctuations. These risks are heightened in emerging markets.

**Small/Mid-Capitalization investing:** Investments in companies with small or mid-market capitalization ("small/mid-caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.

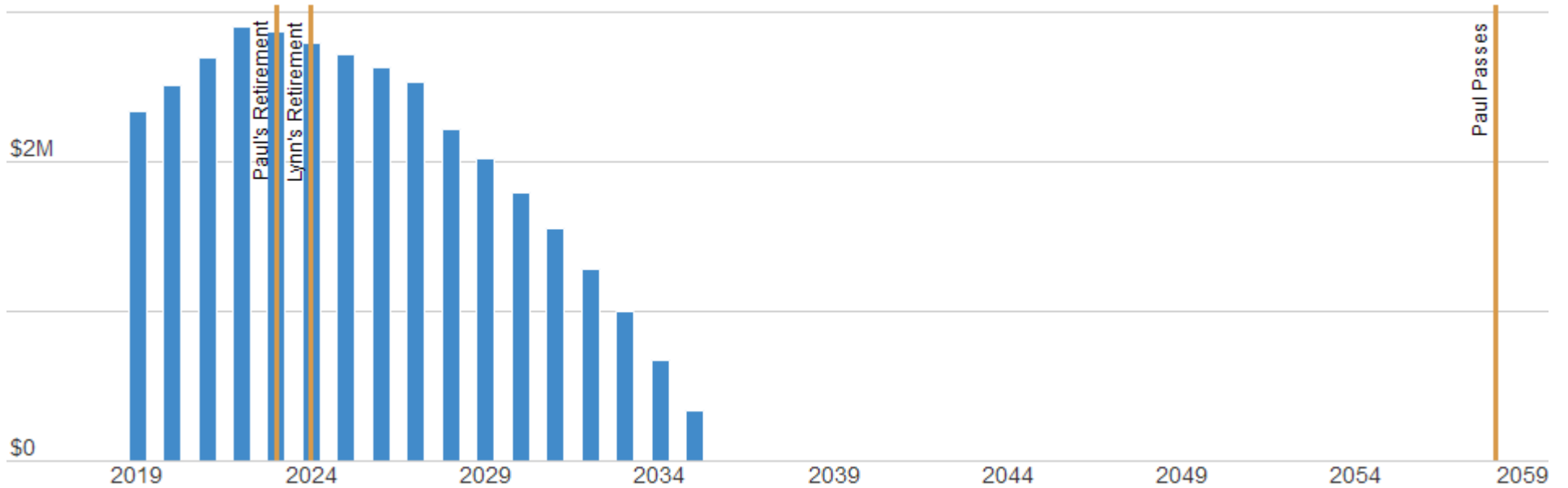
**High-Yield investing:** Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal, than are investments in lower yielding debt securities.

**Inflation Protected Bond investing:** Interest rate increases can cause the price of a debt security to decrease. Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Interest payments on inflation-protected debt securities can be unpredictable.

**Interest Rate Risk:** This risk refers to the risk that bond prices decline as interest rates rise. Interest rates and bond prices tend to move in opposite directions. Long-term bonds tend to be more sensitive to interest rate changes and therefore may be more volatile.

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Lifetime Portfolio Value



Assumptions

Paul's Retirement:	<b>65 (2023)</b>
Lynn's Retirement:	<b>65 (2024)</b>
First Death (Paul):	<b>100/99 (2058)</b>
Inflation Rate	<b>2.52%</b>

Living Expenses

Current	<b>\$300,000</b>
Retirement	<b>\$250,000</b>
Index Rate	<b>2.52%</b>

Summary

Based upon the levels of income and spending in the Base Facts, you will deplete your portfolio assets in **2037** (age **79/78**).

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# Cash Flow

Base Facts (Only Show Future Values)

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2019	61/60	\$550,000	\$0	\$8,359	\$0	\$558,359	\$545,834	\$35,000	\$580,834	(\$22,475)	\$2,331,582
2020	62/61	579,520	0	9,197	0	588,717	552,965	35,752	588,717	0	2,507,786
2021	63/62	610,724	0	10,122	0	620,846	583,836	37,010	620,846	0	2,695,805
2022	64/63	643,710	0	11,142	0	654,852	617,077	37,775	654,852	0	2,895,801
<b>2023</b>	<b>65/64</b>	<b>135,510</b>	<b>0</b>	<b>12,267</b>	<b>0</b>	<b>147,777</b>	<b>329,240</b>	<b>0</b>	<b>329,240</b>	<b>(181,463)</b>	<b>2,862,573</b>
2024	66/65	93,623	0	12,886	0	106,509	326,632	0	326,632	(220,123)	2,793,248
2025	67/66	95,982	0	13,538	0	109,520	334,289	0	334,289	(224,769)	2,715,840
2026	68/67	98,400	0	14,225	0	112,625	344,421	0	344,421	(231,796)	2,627,566
2027	69/68	100,880	0	14,950	0	115,830	352,466	0	352,466	(236,636)	2,530,062
2028	70/69	103,422	0	96,121	0	199,543	568,080	0	568,080	(368,537)	2,215,399
2029	71/70	106,029	0	88,677	0	194,706	437,636	0	437,636	(242,930)	2,014,551
2030	72/71	108,701	0	84,367	0	193,068	448,163	0	448,163	(255,095)	1,793,462
2031	73/72	111,440	0	78,956	0	190,396	458,904	0	458,904	(268,508)	1,550,751
2032	74/73	114,248	0	72,262	0	186,510	469,875	0	469,875	(283,365)	1,284,938
2033	75/74	117,127	0	64,073	0	181,200	481,184	0	481,184	(299,984)	994,349
2034	76/75	120,078	0	54,135	0	174,213	492,751	0	492,751	(318,538)	677,284
2035	77/76	123,104	0	42,054	0	165,158	504,624	0	504,624	(339,466)	331,902

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2036	78/77	126,207	0	27,734	0	153,941	469,154	0	469,154	(315,213)	3,896
2037	79/78	129,387	0	0	0	129,387	416,622	0	416,622	(287,235)	(280,973)
2038	80/79	132,647	0	0	0	132,647	426,764	0	426,764	(294,117)	(572,664)
2039	81/80	135,990	0	0	0	135,990	437,163	0	437,163	(301,173)	(871,350)
2040	82/81	139,417	0	0	0	139,417	447,830	0	447,830	(308,413)	(1,177,213)
2041	83/82	142,930	0	0	0	142,930	458,771	0	458,771	(315,841)	(1,490,440)
2042	84/83	146,532	0	0	0	146,532	469,959	0	469,959	(323,427)	(1,811,187)
2043	85/84	150,225	0	0	0	150,225	509,885	0	509,885	(359,660)	(2,168,099)
2044	86/85	154,011	0	0	0	154,011	486,791	0	486,791	(332,780)	(2,498,062)
2045	87/86	157,892	0	0	0	157,892	498,874	0	498,874	(340,982)	(2,836,156)
2046	88/87	161,871	0	0	0	161,871	511,269	0	511,269	(349,398)	(3,182,593)
2047	89/88	165,951	0	0	0	165,951	523,950	0	523,950	(357,999)	(3,537,557)
2048	90/89	170,133	0	0	0	170,133	536,968	0	536,968	(366,835)	(3,901,281)
2049	91/90	174,421	0	0	0	174,421	550,321	0	550,321	(375,900)	(4,273,991)
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2051	93/92	183,322	0	0	0	183,322	578,010	0	578,010	(394,688)	(5,047,238)
2052	94/93	187,942	0	0	0	187,942	592,381	0	592,381	(404,439)	(5,448,240)
2053	95/94	192,678	0	0	0	192,678	607,135	0	607,135	(414,457)	(5,859,173)

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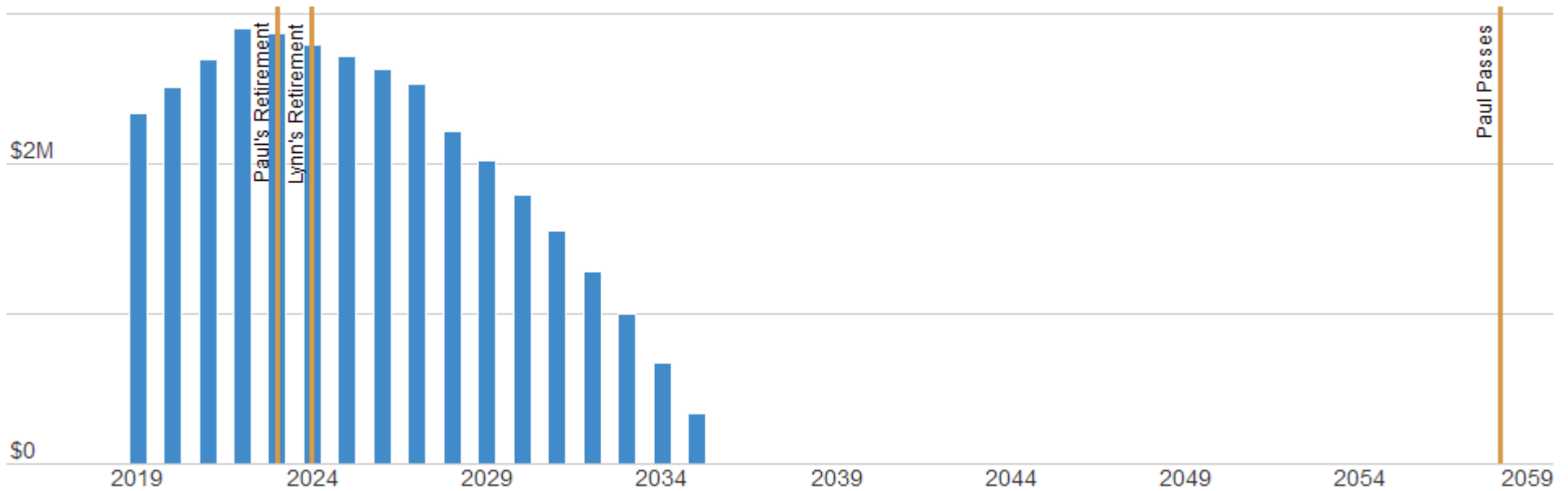
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2056	98/97	207,614	0	0	0	207,614	653,604	0	653,604	(445,990)	(7,153,977)
2057	99/98	212,846	0	0	0	212,846	669,894	0	669,894	(457,048)	(7,607,133)
<b>2058</b>	<b>100/99</b>	<b>218,210</b>	<b>0</b>	<b>0</b>	<b>1,000,000</b>	<b>1,218,210</b>	<b>686,566</b>	<b>0</b>	<b>686,566</b>	<b>531,644</b>	<b>(7,220,329)</b>
2059	101/100	162,363	0	0	0	162,363	703,894	0	703,894	(541,531)	(7,736,319)

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# Cash Flow for Decision Center

Base Facts with Decision Center (Only Show Future Values)

## Lifetime Portfolio Value



### Assumptions

Paul's Retirement:	<b>65 (2023)</b>
Lynn's Retirement:	<b>65 (2024)</b>
First Death (Paul):	<b>100/99 (2058)</b>
Inflation Rate	<b>2.52%</b>

### Living Expenses

Current	<b>\$300,000</b>
Retirement	<b>\$250,000</b>
Index Rate	<b>2.52%</b>

### Summary

Based upon the levels of income and spending in the Base Facts with Decision Center, you will deplete your portfolio assets in **2037** (age **79/78**).

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No changes have been made within this scenario.

Sample

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## Next Steps

Action Items

Due

Completed

Sample

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