SAS FINANCIAL ADVISORS, LLC

Financial Goal Plan

Client A and Client B Lastname

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August 25, 2022

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IMPORTANT DISCLOSURE INFORMATION

IMPORTANT: The projections or other information generated by MoneyGuidePro 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 return assumptions in MoneyGuidePro are not reflective of any specific product, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of a specific product may be more or less than the returns used in MoneyGuidePro. It is not possible to directly invest in an index. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment.

MoneyGuidePro results may vary with each use and over time.

MoneyGuidePro Assumptions and Limitations

Information Provided by You

Information that you provided about your assets, financial goals, and personal situation are key assumptions for the calculations and projections in this Report. Please review the Report sections titled "Personal Information and Summary of Financial Goals", "Current Portfolio Allocation", and "Tax and Inflation Options" to verify the accuracy of these assumptions. If any of the assumptions are incorrect, you should notify your Financial Advisor. Even small changes in assumptions can have a substantial impact on the results shown in this Report. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

All asset and net worth 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 data and values contained in those account statements should be used to update the asset information included in this Report, as necessary.

Assumptions and Limitations

MoneyGuidePro offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. All results in this Report are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. All results use simplifying assumptions that do not completely or accurately reflect your specific circumstances. No Plan or Report has the ability to accurately predict the future. As investment returns, inflation, taxes, and other economic conditions vary from the MoneyGuidePro assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

All MoneyGuidePro calculations use asset class returns, not returns of actual investments. The projected return assumptions used in this Report are estimates based on average annual returns for each asset class. The portfolio returns are calculated by weighting individual return assumptions for each asset class according to your portfolio allocation. The portfolio returns may have been modified by including adjustments to the total return and the inflation rate. The portfolio returns assume reinvestment of interest and dividends at net asset value without taxes, and also assume that the portfolio has been rebalanced to reflect the initial recommendation. No portfolio rebalancing costs, including taxes, if applicable, are deducted from the portfolio value. No portfolio allocation eliminates risk or guarantees investment results.

MoneyGuidePro does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
Cash Equivalent	3.50%	2.00%
Cash Equivalent (Tax-Free)	3.00%	2.00%
Short Term Bonds	4.30%	3.00%
Short Term Bonds (Tax-Free)	3.40%	3.00%
Intermediate Term Bonds	4.75%	6.50%
Intermediate Term Bonds (Tax-Free)	4.10%	6.50%
Long Term Bonds	4.50%	10.80%
Long Term Bonds (Tax-Free)	4.00%	10.80%
High Yield Bond	8.28%	14.91%
High Yield Bond (Tax-Free)	6.50%	14.91%
International Bond	9.38%	10.48%
Large Cap Value Stocks	9.00%	20.80%
Large Cap Growth Stocks	8.00%	20.50%
Mid Cap Stocks	8.50%	24.50%
Small Cap Stocks	9.00%	25.00%
International Developed Stocks	8.00%	24.80%
International Emerging Stocks	10.00%	32.60%
Futures/Commodities	11.27%	24.95%
Global Alternatives	0.00%	8.00%

IMPORTANT DISCLOSURE INFORMATION

Risks Inherent in Investing

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Cash alternatives typically include money market securities and U.S. treasury bills. Investing in such cash alternatives involves inflation risk. In addition, investments in money market securities may involve credit risk and a risk of principal loss. Because money market securities are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency, there is no guarantee the value of your investment will be maintained at $1.00 per share, and your shares, when sold, may be worth more or less than what you originally paid for them. U.S. Treasury bills are subject to market risk if sold prior to maturity. Market risk is the possibility that the value, when sold, might be less than the purchase price.

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry. (See "Asset Class – Stocks" in the Glossary section of this Important Disclosure Information for a summary of the relative potential volatility of different types of stocks.)

International investing involves additional risks including, but not limited to, changes in currency exchange rates, differences in accounting and taxation policies, and political or economic instabilities that can increase or decrease returns.

Report Is a Snapshot and Does Not Provide Legal, Tax, or Accounting Advice

This Report provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a plan of action. Because the results are calculated over many years, small changes can create large differences in future results. You should use this Report to help you focus on the factors that are most important to you. This Report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice that is specific to your situation.

MoneyGuidePro Methodology

MoneyGuidePro offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. The methods used are: "Average Returns," "Historical Test," "Bad Timing," "Class Sensitivity," and "Monte Carlo Simulations." When using historical returns, the methodologies available are Average Returns, Historical Test, Bad Timing, and Monte Carlo Simulations. When using projected returns, the methodologies available are Average Returns, Bad Timing, Class Sensitivity, and Monte Carlo Simulations.

Results Using Average Returns

The Results Using Average Returns are calculated using one average return for your pre-retirement period and one average return for your post-retirement period. Average Returns are a simplifying assumption. In the real world, investment returns can (and often do) vary widely from year to year and vary widely from a long-term average return.

Results Using Historical Test

The Results Using Historical Test are calculated by using the actual historical returns and inflation rates, in sequence, from a starting year to the present, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. If the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan. The historical returns used are those of the broad-based asset class indices listed in this Important Disclosure Information.

Results with Bad Timing

Results with Bad Timing are calculated by using low returns in one or two years, and average returns for all remaining years of the Plan. For most Plans, the worst time for low returns is when you begin taking substantial withdrawals from your portfolio. The Results with Bad Timing assume that you earn a low return in the year(s) you select and then an Adjusted Average Return in all other years. This Adjusted Average Return is calculated so that the average return of the Results with Bad Timing is equal to the return(s) used in calculating the Results Using Average Returns. This allows you to compare two results with the same overall average return, where one (the Results with Bad Timing) has low returns in one or two years.

IMPORTANT DISCLOSURE INFORMATION

When using historical returns, the default for one year of low returns is the lowest annual return in the historical period you are using, and the default for two years of low returns is the lowest two-year sequence of returns in the historical period. When using projected returns, the default for the first year of low returns is two standard deviations less than the average return, and the default for the second year is one standard deviation less than the average return.

Results Using Class Sensitivity

The Results Using Class Sensitivity are calculated by using different return assumptions for one or more asset classes during the years you select. These results show how your Plan would be affected if the annual returns for one or more asset classes were different than the average returns for a specified period in your Plan.

Results Using Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals). The percentage of trials that were successful is the probability that your Plan, with all its underlying assumptions, could be successful. In MoneyGuidePro, this is the Probability of Success. Analogously, the percentage of trials that were unsuccessful is the Probability of Failure. The Results Using Monte Carlo Simulations indicate the likelihood that an event may occur as well as the likelihood that it may not occur. In analyzing this information, please note that the analysis does not take into account actual market conditions, which may severely affect the outcome of your goals over the long-term.

MoneyGuidePro Presentation of Results

The Results Using Average Returns, Historical Test, Bad Timing, and Class Sensitivity display the results using an “Estimated % of Goal Funded” and a “Safety Margin.”

Estimated % of Goal Funded

For each Goal, the “Estimated % of Goal Funded” is the sum of the assets used to fund the Goal divided by the sum of the Goal’s expenses. All values are in current dollars. A result of 100% or more does not guarantee that you will reach a Goal, nor does a result under 100% guarantee that you will not. Rather, this information is meant to identify possible shortfalls in this Plan, and is not a guarantee that a certain percentage of your Goals will be funded. The percentage reflects a projection of the total cost of the Goal that was actually funded based upon all the assumptions that are included in this Plan, and assumes that you execute all aspects of the Plan as you have indicated.

Safety Margin

The Safety Margin is the estimated value of your assets at the end of this Plan, based on all the assumptions included in this Report. Only you can determine if that Safety Margin is sufficient for your needs.

Bear Market Loss and Bear Market Test

The Bear Market Loss shows how a portfolio would have been impacted during the worst bear market since the Great Depression. Depending on the composition of the portfolio, the worst bear market is either the "Great Recession" or the "Bond Bear Market."

The Great Recession, from November 2007 through February 2009, was the worst bear market for stocks since the Great Depression. In MoneyGuidePro, the Great Recession Return is the rate of return, during the Great Recession, for a portfolio comprised of cash, bonds, stocks, alternatives, and other classes, with an asset mix equivalent to the portfolio referenced.

The Bond Bear Market, from July 1979 through February 1980, was the worst bear market for bonds since the Great Depression. In MoneyGuidePro, the Bond Bear Market Return is the rate of return, for the Bond Bear Market period, for a portfolio comprised of cash, bonds, stocks, alternatives, and other classes, with an asset mix equivalent to the portfolio referenced.

The Bear Market Loss shows: 1) either the Great Recession Return or the Bond Bear Market Return, whichever is lower, and 2) the potential loss, if you had been invested in this cash-bond-stock-alternative-other portfolio during the period with the lower return. In general, most portfolios with a stock allocation of 20% or more have a lower Great Recession Return, and most portfolios with a combined cash and bond allocation of 80% or more have a lower Bond Bear Market Return.

IMPORTANT DISCLOSURE INFORMATION

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if an identical Great Recession or Bond Bear Market, whichever would be worse, occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event.

Regardless of whether you are using Historical or Projected returns in your Plan, the Bear Market Loss and Bear Market Test use returns calculated from historical indices where all assets classes included in the referenced portfolio are rolled-up using only the groups below. If you are using Historical returns in your Plan, the indices in the Bear Market Loss and the Bear Market Test may be different from indices used in other calculations. The following indexes are used to calculate the return during the Great Recession and the Bond Bear Market:

Asset Class	Index	Great Recession Return 11/2007 – 02/2009	Bond Bear Market Return 07/1979 – 02/1980
Cash	Ibbotson U.S. 30-day Treasury Bills	2.31%	7.08%
Bond	Ibbotson Intermediate-Term Government Bonds – Total Return	15.61%	-8.89%
Stock	S&P 500 – Total Return	-50.95%	14.61%
Alternative	HFRI FOF: Diversified	-19.87%	N/A
	S&P GSCI Commodity - Total Return	N/A	23.21%

Notes

- HFRI FOF: Diversified stands for Hedge Fund Research Indices Fund of Funds
- S&P GSCI was formerly the Goldman Sachs Commodity Index

Because the Bear Market Loss and Bear Market Test use the returns from asset class indices rather than the returns of actual investments, they do not represent the performance for any specific portfolio, and are not a guarantee of minimum or maximum levels of losses or gains for any portfolio. The actual performance of your portfolio may differ substantially from those shown in the Great Recession Return, the Bond Bear Market Return, the Bear Market Loss, and the Bear Market Test.

MoneyGuidePro Risk Assessment

The MoneyGuidePro Risk Assessment highlights some – but not all – of the trade-offs you might consider when deciding how to invest your money. This approach does not provide a comprehensive, psychometrically-based, or scientifically-validated profile of your risk tolerance, loss tolerance, or risk capacity, and is provided for informational purposes only.

Based on your specific circumstances, you must decide the appropriate balance between potential risks and potential returns. MoneyGuidePro does not and cannot adequately understand or assess the appropriate risk/return balance for you. MoneyGuidePro requires you to select a risk score. Once selected, three important pieces of information are available to help you determine the appropriateness of your score: an appropriate portfolio for your score, the impact of a Bear Market Loss (either the Great Recession or the Bond Bear Market, whichever is lower) on this portfolio, and a compare button to show how your score compares to the risk score of others in your age group.

MoneyGuidePro uses your risk score to select a risk-based portfolio on the Portfolio Table page. This risk-based portfolio selection is provided for informational purposes only, and you should consider it to be a starting point for conversations with your Advisor. It is your responsibility to select the Target Portfolio you want MoneyGuidePro to use. The selection of your Target Portfolio, and other investment decisions, should be made by you, after discussions with your Advisor and, if needed, other financial and/or legal professionals.

Plan Summary

Plan Summary

Reaching Your Goals	Status

Net Worth	
Assets	$3,462,210
Liabilities	$719,363
Net Worth	**$2,742,847**

Results

If you implement the following suggestions, there is a 91% likelihood of funding all of the Financial Goals in your Plan.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

Goals

Plan to reduce your Total Goal Spending to $7,230,210 which is $466,297, or 6%, less than your Target.

Client A retires at age 62, in the year 2034. This is 2 year(s) later than your retirement age.

Client B retires at age 62, in the year 2032. This is 2 year(s) later than your retirement age.

Goal	Amount	Changes
Needs		
10 Retirement - Basic Living Expense		
Client B Retired and Client A Employed	$67,237	
Both Retired	$206,233	
Client A Alone Retired	$165,154	
10 Health Care		
Client A Employed / Client B Retired Before Medicare	$13,882	Increased $783
Both Retired Before Medicare	$28,914	Increased $1,641
Client A Retired Before Medicare / Client B Medicare	$19,637	
Both Medicare	$10,419	
Client A Alone Medicare	$6,781	

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

Goal	Amount	Changes
Wants		
7 Pre-Retirement Gift	$120,000	
Starting	2022	
7 Home Imp (New Roof and Others)	$100,000	
Starting	2023	
7 College - Dependent 2	$27,330	
Years of School	4	
Start Year	2027	
7 College - Dependent 1	$27,330	
Years of School	4	
Start Year	2029	
7 Care for aging parents	$12,000	
Starting	2031	
Years between occurrences	1	
Number of occurrences	10	
Wishes		
3 Leave Bequest	$1	
Starting	End of Client A's Plan	

Save and Invest	Status

Savings

Consider the following changes in order to increase your savings by $15,200 to a total of $131,659 per year.

Client B - 403(b) Placeholder (.75% Fee): Change your contribution from 10% of your salary in qualified to maximized annual contribution with 0% in Roth. This will increase savings by $15,200. Make this change in 2022.

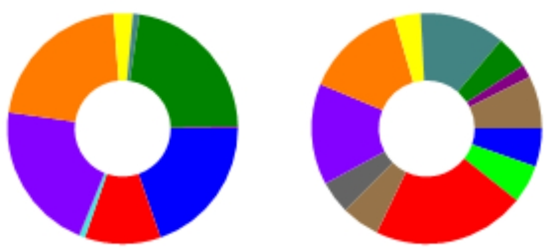
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

Invest

Consider reallocating your current portfolio

Investment Portfolio Asset Allocation



Adjustment needed to match Moderate with Alternatives

Asset Class	Increase By	Decrease By
Cash Equivalent		-$271,468
Short Term Bonds	$101,558	
Intermediate Term Bonds	$204,087	
Long Term Bonds		-$14,739
High Yield Bond	$101,558	
International Bond	$85,892	
Large Cap Value Stocks		-$130,440
Large Cap Growth Stocks		-$137,519
Mid Cap Stocks	$18,312	
Small Cap Stocks	$209,939	
International Developed Stocks		-$336,748
International Emerging Stocks	$29,649	
Global Alternatives	$139,918	
Total :	**$890,913**	**-$890,913**

Concentrated Positions

You have a Concentrated Position in the single securities as shown below. You should consider the additional risk this creates and the potential benefits (and associated costs) of diversifying these positions.

Security Symbol	$ Value	% of Portfolio
AAPL	$1,317,623	46

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

Social Security	Status

Personal Information

Your Full Retirement Age (FRA) is the age that you would receive 100% of your Primary Insurance Amount (PIA). Depending on the year you were born, your FRA is between 65-67 years old. Taking benefits before or after your FRA will decrease or increase the amount you receive, respectively.

Client A's FRA is 67 and 0 months in 2039.

Client B's FRA is 67 and 0 months in 2037.

Your Primary Insurance Amount (PIA) is the benefit you would receive if you began benefits at your Full Retirement Age (FRA). It is calculated from the earnings on which you paid Social Security taxes, throughout your life.

Client A's estimated annual PIA is $40,981

Client B's estimated annual PIA is $35,394

Other Retirement Income

The Government Pension Offset (GPO) applies to people who receive a pension from a government job in which they did not pay Social Security taxes. The GPO reduces the amount of Social Security spouse's or widow(er)'s benefits by two-thirds of the amount of your government pension. The GPO does not affect your own benefit

Client B has a pension subject to the Government Pension Offset.

Client A has indicated that she will be working part-time during retirement.

Strategy Information

Client A files a normal application at 67 in 2039.

Client B files a normal application at 67 in 2037.

Using this strategy, your household's total lifetime benefit is estimated to be $2,067,718 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Summary of Goals and Resources

Personal Information and Summary of Financial Goals

Client A and Client B Lastname

Needs

10	**Retirement - Basic Living Expense**	
	Client A (2032)	60
	Client B (2030)	60
	Client B Retired and Client A Employed (2030-2031)	$67,237
	Both Retired (2032-2062)	$206,233
	Mortgage - Haven Reduction of $36,643 (2052)	
	Client A Alone Retired (2063-2066)	$165,154
		Base Inflation Rate (2.25%)
10	**Health Care**	
	Client A Employed / Client B Retired Before Medicare (2030-2031)	$13,099
	Both Retired Before Medicare (2032-2034)	$27,273
	Client A Retired Before Medicare / Client B Medicare (2035-2036)	$19,637
	Both Medicare (2037-2062)	$10,419
	Client A Alone Medicare (2063-2066)	$6,781
		Base Inflation Rate plus 2.80% (5.05%)

Wants

7	**Pre-Retirement Gift**	
	In 2022	$120,000
		Base Inflation Rate (2.25%)
7	**Home Imp (New Roof and Others)**	
	In 2023	$100,000
		Base Inflation Rate (2.25%)
7	**College - Dependent 2**	
	4 years starting in 2027	$27,330
	Attending College - Public In-State (4 years)	Base Inflation Rate plus 3.80% (6.05%)

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Personal Information and Summary of Financial Goals

Client A and Client B Lastname

7	**College - Dependent 1**	
	4 years starting in 2029 Attending College - Public In-State (4 years)	$27,330 Base Inflation Rate plus 3.80% (6.05%)
7	**Care for aging parents**	
	In 2031 Recurring every year for a total of 10 times	$12,000 Base Inflation Rate (2.25%)
Wishes		
3	**Leave Bequest**	
	End of Client A's Plan	$1 Base Inflation Rate (2.25%)

Personal Information

Client A

Female - born 04/01/1972, age 50

Employed - $240,000

Client B

Male - born 07/01/1970, age 52

Employed - $118,000

Married, US Citizens living in CA

• This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

Participant Name	Date of Birth	Age	Relationship
Dependent 1	01/01/2011	11	Child of Both
Dependent 2	01/01/2009	13	Child of Both

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Expectations and Concerns

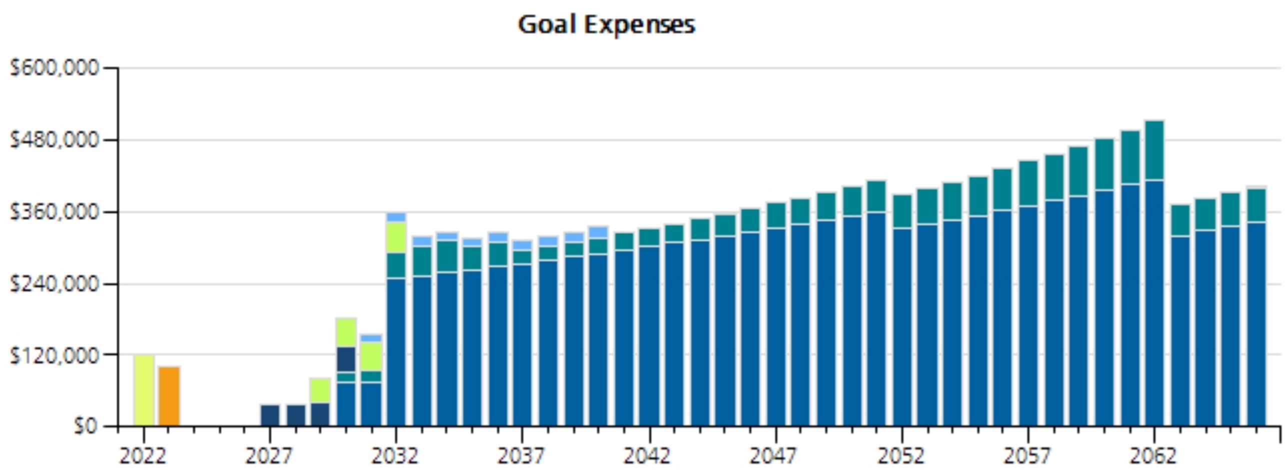
Expectation
Client B
Part-Time Work for a Few Years
Both Client A and Client B
No Work
Time with Friends & Family
Less Stress - Peace of Mind

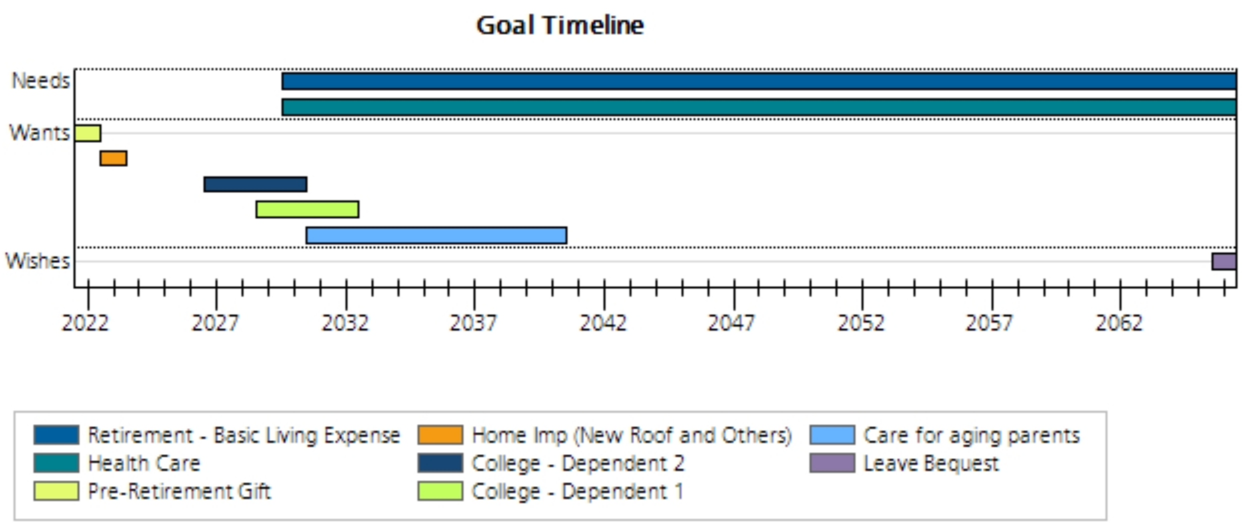
Owner	Concern	What Would Help
High		
Joint	College Funding Estimates - 50% parent contribute	
Medium		
Joint	Not having a paycheck anymore	Consider strategies that create a regular source of income.
Low		
Joint	Leaving money to others	Your plan can include bequests and gifting Goals.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Current Financial Goals Graph

This graph shows the annual costs for your Financial Goals, as you have specified. Because these costs will be used to create your Plan, it is important that they are accurate and complete. All amounts are in after-tax, future dollars.





See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Net Worth Summary - All Resources

This is your Net Worth Summary as of 08/25/2022. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.

Investment Assets		$1,896,210
Other Assets	+	$1,566,000
Total Assets		$3,462,210
Total Liabilities	-	$719,363
Net Worth		$2,742,847

Description	Total
Investment Assets	
Employer Retirement Plans	$408,092
Individual Retirement Accounts	$639,925
Annuities & Tax-Deferred Products	$48,471
Taxable and/or Tax-Free Accounts	$776,372
College Saving Plans	$23,350
Total Investment Assets:	**$1,896,210**
Other Assets	
Home and Personal Assets	$1,566,000
Total Other Assets:	**$1,566,000**
Liabilities	
Personal Real Estate Loan:	$680,000
Vehicle Loan:	$39,363
Total Liabilities:	**$719,363**
Net Worth:	**$2,742,847**

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Resource Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Imported from RedtailCRM - Held				
Institutional Rollover IRA	Client A	$328,978		Fund All Goals
Institutional Trust Account	Joint Community Property	$223,895		Fund All Goals
Total Imported from RedtailCRM - Held Assets		$552,873		
Manually Entered				
403(b) Placeholder (.75% Fee)	Client B	$1	$11,800	Fund All Goals
457b Existing Employer (.85% Fee)	Client B	$165,689	$8,992	Fund All Goals
457b Existing Employer (Annuity)	Client B	$48,471	$4,500	Fund All Goals
529 College Savings Plan - Child 1	Client A	$3,460		College - Dependent 1
529 College Savings Plan - Child 2	Client A	$18,649	$1 in 2023	College - Dependent 2
Brokerage Statement - 202012	Client A	$374,990		Fund All Goals
Checking Account (APY 0.0%)	Client B	$1,000		Fund All Goals
Education Account - BENEFICIARY (529)	Client A	$1,241	$1 in 2023	College - Dependent 1
ESPP Existing Employee 10% (tax free or taxable?)	Client A		$23,667	Fund All Goals
Generic Online Savings (APY 0.45%)	Joint Community Property	$53,533		Fund All Goals
INTEREST CHECKING - 10 (APY 0.0501%)	Client A	$50,000		Fund All Goals
Investment Fund I S TRUST CO CUST ROLLOVER IRA	Client B	$37,965		Fund All Goals
Large Cap Tech Company Deferred Comp Placeholder (50% of base and 90% bonus are allowed, TBD)	Client A	$72,252	$1 in 2023	Fund All Goals
Large Cap Tech Company IRA	Client B			Fund All Goals

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Resource Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
MONEY MARKET SELECT - 15 (APY 0.0501%)	Client B	$133		Fund All Goals
REGULAR SAVINGS ACCT - 00 (APY 0.0500%)	Client A	$50,903		Fund All Goals
REGULAR SAVINGS ACCT - 00 (APY 1.9695%) ($6k/year cont.)	Client B	$18,918		Fund All Goals
Retirement Large Cap Tech Company 401(k) Plan	Client A	$170,150	$67,500	Fund All Goals
Rollover IRA Client B - ROLLOVER IRA	Client A	$272,982		Fund All Goals
Savings Account (APY 0.01%) ($600 annually)	Client B	$3,000		Fund All Goals
Total Manually Entered Assets		$1,343,337		
	Total :	**$1,896,210**		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home 1 ($189k Zillow; PP $95k)	Joint Survivorship	$100,000		Not Funding Goals
Home 2 (PP $600k; Home Imp $?)	Joint Community Property	$1,466,000		Not Funding Goals
	Total of Other Assets :	**$1,566,000**		

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Resource Summary

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Cash Value Life Insurance Policies Summary (included in Assets)							
457b Existing Employer (Annuity) Variable Life	Client B	Client B	Co-Client of Insured - 100%	$4,500	$48,471	$47,157	
Insurance Policies Summary (not included in Assets)							
Life Insurance - Client A Term Life	Client A	Client A	Co-Client of Insured - 100%	$1,500		$500,000	Until Policy Terminates
Life Insurance - Client B (Term) Term Life	Client B	Client B	Co-Client of Insured - 100%	$1,800		$500,000	Until Policy Terminates
Employer Supplemental Life Insurance (Term), 4x salary Term Life	Other Person or Entity	Client A	Co-Client of Insured - 100%	$552		$947,000	Until Policy Terminates
Employer Spouse/DP Life Insurance (Client B's Insured) Term Life	Other Person or Entity	Client B	Co-Client of Insured - 100%	$60		$50,000	For 10 years
Employer Child Life Insurance (Term) Term Life	Other Person or Entity	Client A	Co-Client of Insured - 100%	$12		$10,000	Until Policy Terminates
Employer AD&D Insurance (Accidental Death & Dismemberment) x4 salary Other	Other Person or Entity	Client A	Co-Client of Insured - 100%			$947,000	
Employer Disability Group		Client B		$720			
Employer Long-Term Disability, 70% Buy-Up Group		Client A		$300			
Car Insurance - Vehicle 1 Auto				$1,064			
Car Insurance - Vehicle 2 Auto				$1,030			
Home Owners - House 1 Homeowners				$498			

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Resource Summary

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Insurance Policies Summary (not included in Assets)							
Personal Liability Insurance - 1M Umbrella				$241			
Personal Articles Insurance (Ring) Other				$143			
Employer, co-pay and deductible unknown Group Medical	Client B			$220			
Employer Medical (Client A, Child 1, Child 2), Co-pay & Deductible unknown Group Medical	Client A			$2,424			
Employer Dental, co-pay and deductible unknown Other Medical	Client B			$1,560			
Employer Vision, co-pay and deductible unknown Other Medical	Client B			$120			
Employer Vision (Client A, Child 1, Child 2), Co-pay & Deductible unknown Other Medical	Client A			$60			
Employer Health Care Flexible Spending Account $2750 max/yr; DCFSA available, not used. Other Medical	Client A			$2,748			

Total Death Benefit of All Policies : $3,001,157

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Resource Summary

Social Security

Description	Value	Assign to Goal
Social Security	Client A will file a normal application at age 67. She will receive $40,882 in retirement benefits at age 67.	Fund All Goals
Social Security	Client B will file a normal application at age 67. He will receive $35,168 in retirement benefits at age 67.	Fund All Goals

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
Pension Age 55 $40,188	Client B	$1 from Client B's Retirement to End of Client B's Plan	No	Fund All Goals
Pension Age 60 68% $71,580	Client B	$71,580 from Client B's Retirement to End of Client B's Plan	No	Fund All Goals
DB Suppl at 55 $4,008	Client B	$1 from Client B's Retirement to End of Client B's Plan	No	Fund All Goals
DB Suppl at 60 $4,668	Client B	$4,668 from Client B's Retirement to End of Client B's Plan	No	Fund All Goals
Pension Age 61.5 79% $93,220	Client B	$1 from Client A's Retirement to End of Client A's Plan	No	Fund All Goals
DB Suppl age 61.5 $5k	Client B	$1 from Client B's Retirement to End of Client B's Plan	No	Fund All Goals
ME Rental (pre-tax, after exp)	Joint	$1 from 2022 to End of Plan	No	Fund All Goals
Part-Time Employment	Client A	$1 from Client A's Retirement to 2036	No	Fund All Goals

Resource Summary

Liabilities

Type	Description/Company	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
Equity Line	INT ONLY EQUITY LINE - 03 (placeholder for conversion van financing)	Client A		1.99%	
1st Mortgage	Home 2 Mortgage (last refi May 2022)	Joint	$680,000	3.50%	$3,054
1st Mortgage	Home 1 Mortgage - Paid off, refinanced into Home 2 loan 2022	Joint		5.00%	
Car	Vehicle 2	Joint	$39,363	2.19%	$877
		Total Outstanding Balance :	**$719,363**		

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Risk and Portfolio Information

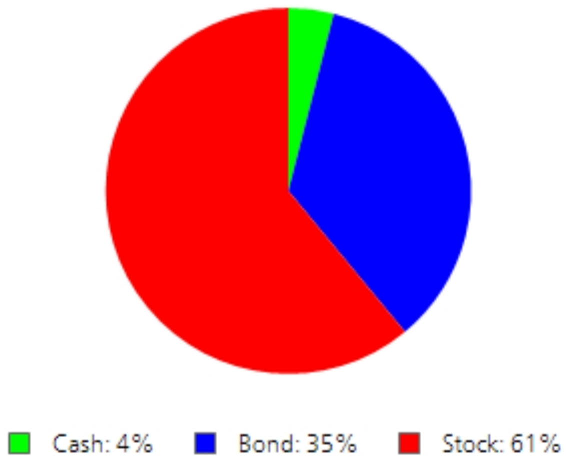
Risk Assessment

You chose a Risk Score of 60.

Appropriate Portfolio: Total Return I

Percentage Stock: 61%

Average Return: 6.97%



Great Recession Return Loss for this Portfolio

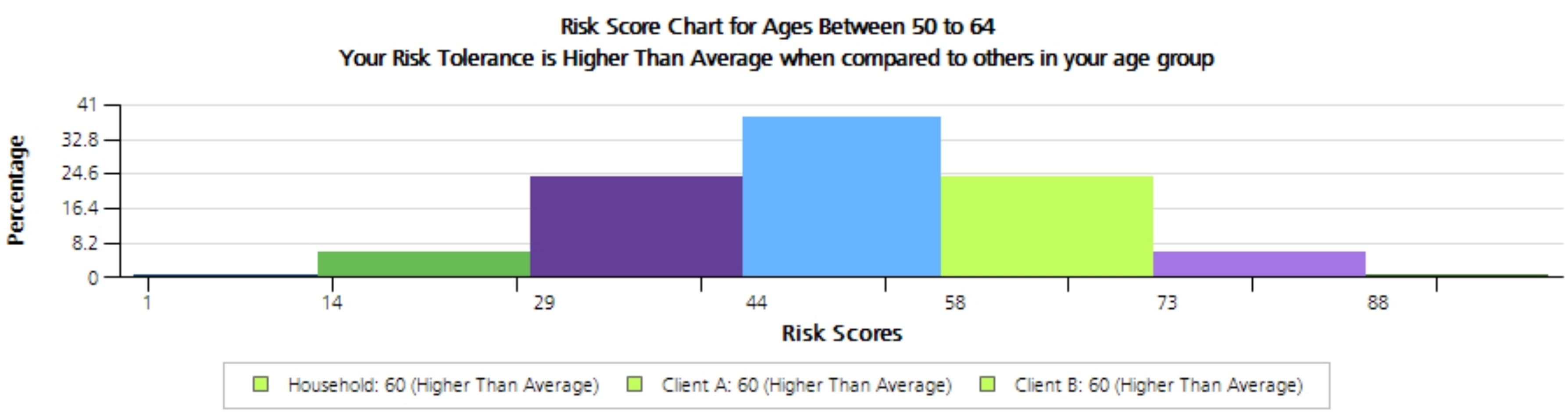
If this loss would cause you to sell your investments, you should select a lower score. Don't go past your Breaking Point.

During the Great Recession Return (November 2007 - February 2009) this portfolio had a loss of:

-26%

If you invest $1,896,210 in this portfolio and the same loss occurred again, you would lose:

-$483,981



See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Results

Results - Current and Recommended

Results	Current Scenario		Recommended Scenario	
	Average Return	Bad Timing	Average Return	Bad Timing
Estimated % of Goals Funded	100%	100%	100%	100%
Likelihood of Funding All Goals				

Your Confidence Zone: 70% - 90%

	Current Scenario	62/62, DC, 403b+	Changes In Value
Retirement			
Retirement Age			
Client A	60 in 2032	62 in 2034	2 year(s) later
Client B	60 in 2030	62 in 2032	2 year(s) later
Planning Age			
Client A	94 in 2066	94 in 2066	
Client B	92 in 2062	92 in 2062	

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Results - Current and Recommended

	Current Scenario	62/62, DC, 403b+	Changes In Value
Goals			
Needs			
Retirement - Basic Living Expense			
Client B Retired and Client A Employed	$67,237	$67,237	
Both Retired	$206,233	$206,233	
Client A Alone Retired	$165,154	$165,154	
Health Care			
Client A Employed / Client B Retired Before Medicare	$13,099	$13,882	Increased $783
Both Retired Before Medicare	$27,273	$28,914	Increased $1,641
Client A Retired Before Medicare / Client B Medicare	$19,637	$19,637	
Both Medicare	$10,419	$10,419	
Client A Alone Medicare	$6,781	$6,781	
Wants			
Pre-Retirement Gift	$120,000	$120,000	
Starting	2022	2022	
Home Imp (New Roof and Others)	$100,000	$100,000	
Starting	2023	2023	
College - Dependent 2	$27,330	$27,330	
Years of School	4	4	
Start Year	2027	2027	
College - Dependent 1	$27,330	$27,330	
Years of School	4	4	
Start Year	2029	2029	
Care for aging parents	$12,000	$12,000	
Starting	2031	2031	
Years between occurrences	1	1	
Number of occurrences	10	10	
Wishes			
Leave Bequest	$1	$1	
Starting	End of Client A's Plan	End of Client A's Plan	
Total Spending for Life of Plan	**$7,696,507**	**$7,230,210**	**Decreased 6%**

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Results - Current and Recommended

	Current Scenario	62/62, DC, 403b+	Changes In Value
Savings			
Qualified	$88,292	$103,492	Increased $15,200
Tax-Deferred	$4,500	$4,500	
Tax-Free	$23,667	$23,667	
Total Savings This Year	**$116,459**	**$131,659**	**Increased $15,200**
Portfolios			
Allocation Before Retirement	**CURRENT**	**Moderate with Alternatives**	**18% Less Stock**
Percent Stock	69%	51%	
Composite Return	6.98%	6.67%	
Composite Standard Deviation	15.36%	12.12%	
Great Recession Return 11/07 - 2/09	-33%	-21%	
Bond Bear Market Return 7/79 - 2/80	10%	6%	
Allocation During Retirement	**CURRENT**	**Balanced I**	**25% Less Stock**
Percent Stock	69%	44%	
Composite Return	6.98%	6.25%	
Composite Standard Deviation	15.36%	10.42%	
Great Recession Return 11/07 - 2/09	-33%	-14%	
Bond Bear Market Return 7/79 - 2/80	10%	2%	
Inflation	**2.25%**	**2.25%**	
Investments			
Total Investment Portfolio	**$1,896,210**	**$1,896,210**	
Social Security			
Social Security Strategy	**Current**	**Current**	

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Results - Current and Recommended

	Current Scenario	62/62, DC, 403b+	Changes In Value
Client A			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	$40,882	$40,981	
Client B			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	$35,168	$35,394	

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Glossary

Aspirational Cash Reserve Strategy

This optional strategy simulates setting aside funds to establish an account to fund goals outside of your Plan. These funds are segmented out of the investment portfolio and are never spent. Rather, the assets are grown based on the specified investment option and the potential balances are displayed. Generally, this strategy is included when you have excess funds after fulfilling your financial goals and used to create a legacy or to fund discretionary objectives.

Asset Allocation

Asset Allocation is the process of determining what portions of your portfolio holdings are to be invested in the various asset classes.

Asset Class

Asset Class is a standard term that broadly defines a category of investments. The three basic asset classes are Cash, Bonds, and Stocks. Bonds and Stocks are often further subdivided into more narrowly defined classes. Some of the most common asset classes are defined below.

Cash and Cash Alternatives

Cash typically includes bank accounts or certificates of deposit, which are insured by the Federal Deposit Insurance Corporation up to a limit per account. Cash Alternatives typically include money market securities, U.S. treasury bills, and other investments that are readily convertible to cash, have a stable market value, and a very short-term maturity. U.S. Treasury bills are backed by the full faith and credit of the U.S. Government and, when held to maturity, provide safety of principal. (See the “Risks Inherent in Investing” section in this Important Disclosure Information for a summary of the risks associated with investing in cash alternatives.)

Bonds

Bonds are either domestic (U.S.) or global debt securities issued by either private corporations or governments. (See the “Risks Inherent in Investing” section in this Important Disclosure Information for a summary of the risks associated with investing in bonds. Bonds are also called “fixed income securities.”)

Domestic government bonds are backed by the full faith and credit of the U.S. Government and have superior liquidity and, when held to maturity, safety of principal. Domestic corporate bonds carry the credit risk of their issuers and thus usually offer additional yield. Domestic government and corporate bonds can be sub-divided based upon their term to maturity. Short-term bonds have an approximate term to maturity of 1 to 5 years; intermediate-term bonds have an approximate term to maturity of 5 to 10 years; and, long-term bonds have an approximate term to maturity greater than 10 years.

Stocks

Stocks are equity securities of domestic and foreign corporations. (See the “Risks Inherent in Investing” section in this Important Disclosure Information for a summary of the risks associated with investing in stocks.)

Domestic stocks are equity securities of U.S. corporations. Domestic stocks are often sub-divided based upon the market capitalization of the company (the market value of the company's stock). "Large cap" stocks are from larger companies, "mid cap" from the middle range of companies, and "small cap" from smaller, perhaps newer, companies. Generally, small cap stocks experience greater market volatility than stocks of companies with larger capitalization. Small cap stocks are generally those from companies whose capitalization is less than $500 million, mid cap stocks those between $500 million and $5 billion, and large cap over $5 billion.

Large cap, mid cap and small cap may be further sub-divided into "growth" and "value" categories. Growth companies are those with an orientation towards growth, often characterized by commonly used metrics such as higher price-to-book and price-to-earnings ratios. Analogously, value companies are those with an orientation towards value, often characterized by commonly used metrics such as lower price-to-book and price-to-earnings ratios.

International stocks are equity securities from foreign corporations. International stocks are often sub-divided into those from "developed" countries and those from "emerging markets." The emerging markets are in less developed countries with emerging economies that may be characterized by lower income per capita, less developed infrastructure and nascent capital markets. These "emerging markets" usually are less economically and politically stable than the "developed markets." Investing in international stocks involves special risks, among which include foreign exchange volatility and risks of investing under different tax, regulatory and accounting standards.

Glossary

Asset Mix

Asset Mix is the combination of asset classes within a portfolio, and is usually expressed as a percentage for each asset class.

Base Inflation Rate

The Base Inflation Rate is the default inflation rate in the Program. You can adjust this rate in financial goal expenses, retirement income sources, savings rates, and in each What If scenario. Also see "Inflation Rate."

Bear Market Loss

The Bear Market Loss shows how a portfolio would have been impacted during the Great Recession (November 2007 through February 2009) or the Bond Bear Market (July 1979 through February 1980). The Bear Market Loss shows: 1) either the Great Recession Return or the Bond Bear Market Return, whichever is lower, and 2) the potential loss, if you had been invested in this cash-bond-stock-alternative-other portfolio during the period with the lower return. See Bear Market Test, Great Recession Return, and Bond Bear Market Return.

Bear Market Test

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if a Bear Market Loss occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event. See Bear Market Loss.

Bond Bear Market Return

The Bond Bear Market Return is the rate of return for a cash-bond-stock-alternative-other portfolio during the Bond Bear Market (July 1979 through February 1980), the worst bear market for bonds since the Great Depression. MoneyGuidePro shows a Bond Bear Market Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of broad-based asset class indices. See Great Recession Return.

Cash Receipt Schedule

A Cash Receipt Schedule consists of one or more years of future after-tax amounts received from the anticipated sale of an Other Asset, exercising of Stock Options grants, or proceeds from Restricted Stock grants.

Composite Portfolio

The Composite Portfolio provides an aggregated view of your Target Portfolio along with any assets that are considered to be unavailable for reallocation.

Concentrated Position

A Concentrated Position is when your portfolio contains a significant amount (as a percentage of the total portfolio value) in individual stock or bonds. Concentrated Positions have the potential to increase the risk of your portfolio.

Confidence Zone

See Monte Carlo Confidence Zone.

Current Dollars

The Results of MoneyGuidePro calculations are in Future Dollars. To help you compare dollar amounts in different years, we also express the Results in Current Dollars, calculated by discounting the Future Dollars by the sequence of inflation rates used in the Plan.

Current Portfolio

Your Current Portfolio is comprised of all the investment assets you currently own (or a subset of your assets, based on the information you provided for this Plan), categorized by Asset Class and Asset Mix.

Expense Adjustments

When using historical returns, some users of MoneyGuidePro include Expense Adjustments. These adjustments (which are specified by the user) reduce the return of the affected Asset Classes and are commonly used to account for transaction costs or other types of fees associated with investing. If Expense Adjustments have been used in this Report, they will be listed beside the historical indices at the beginning of this Report.

Fund All Goals

Fund All Goals is one of two ways for your assets and retirement income to be used to fund your goals. The other is Earmark, which means that an asset or retirement income is assigned to one or more goals, and will be used only for those goals. Fund All Goals means that the asset or income is not earmarked to fund specific goals, and can be used to fund any goal, as needed in the calculations.

Future Dollars

Future Dollars are inflated dollars. The Results of MoneyGuidePro calculations are in Future Dollars. To help you compare dollar amounts in different years, we discount the Future Dollar amounts by the inflation rates used in the calculations and display the Results in the equivalent Current Dollars.

Glossary

Great Recession Return

The Great Recession Return is the rate of return for a cash-bond-stock-alternative-other portfolio during the Great Recession (November 2007 through February 2009), the worst bear market for stocks since the Great Depression. MoneyGuidePro shows a Great Recession Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of broad-based asset class indices. See Bond Bear Market Return.

Inflation Rate

Inflation is the percentage increase in the cost of goods and services for a specified time period. A historical measure of inflation is the Consumer Price Index (CPI). In MoneyGuidePro, the Inflation Rate is selected by your Advisor, and can be adjusted in different scenarios.

Liquidity

Liquidity is the ease with which an investment can be converted into cash.

Locked Asset

An asset is considered to be locked by the software if it is unavailable to be reallocated to the Target Portfolio. Any account that has been indicated as locked, as well as specific account types such as Variable Annuity with a Guaranteed Minimum Withdrawal Benefit are considered locked.

Model Portfolio Table

The Model Portfolio Table is the portfolio(s) that could be appropriate for you, based upon the risk-based portfolio.

Monte Carlo Confidence Zone

The Monte Carlo Confidence Zone is the range of probabilities that you (and/or your Advisor) have selected as your target range for the Monte Carlo Probability of Success in your Plan. The Confidence Zone reflects the Monte Carlo Probabilities of Success with which you would be comfortable, based upon your Plan, your specific time horizon, risk profile, and other factors unique to you.

Monte Carlo Probability of Success / Probability of Failure

The Monte Carlo Probability of Success is the percentage of trials of your Plan that were successful. If a Monte Carlo simulation runs your Plan 1,000 times, and if 600 of those runs are successful (i.e., all your goals are funded and you have at least $1 of Safety Margin), then the Probability of Success for that Plan, with all its underlying assumptions, would be 60%, and the Probability of Failure would be 40%.

Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals).

Needs / Wants / Wishes

In MoneyGuidePro, you choose an importance level from 10 to 1 (where 10 is the highest) for each of your financial goals. Then, the importance levels are divided into three groups: Needs, Wants, and Wishes. Needs are the goals that you consider necessary for your lifestyle, and are the goals that you must fulfill. Wants are the goals that you would really like to fulfill, but could live without. Wishes are the "dream goals" that you would like to fund, although you won't be too dissatisfied if you can't fund them. In MoneyGuidePro, Needs are your most important goals, then Wants, then Wishes.

Portfolio Set

A Portfolio Set is a group of portfolios that provides a range of risk and return strategies for different investors.

Portfolio Total Return

A Portfolio Total Return is determined by weighting the return assumption for each Asset Class according to the Asset Mix. Also see "Expense Adjustments."

Probability of Success / Probability of Failure

See Monte Carlo Probability of Success / Probability of Failure.

Real Return

The Real Return is the Total Return of your portfolio minus the Inflation Rate.

Recommended Scenario

The Recommended Scenario is the scenario selected by your Advisor to be shown on the Results page and in Play Zone.

Glossary

Retirement Cash Reserve Strategy

This optional strategy simulates creating a cash account to provide funding for near-term goal expenses. You select the number of years of Needs, Wants, and Wishes to be included in the cash account. The Program then funds the Retirement Cash Reserve with the designated amounts, and simulates rebalancing your remaining investments to match the selected Target Portfolio.

Retirement Start Date

For married couples, retirement in MoneyGuidePro begins when both the client and spouse are retired. For single, divorced, or widowed clients, retirement begins when the client retires.

Risk

Risk is the chance that the actual return of an investment, asset class, or portfolio will be different from its expected or average return.

Risk-based Portfolio

The risk-based portfolio is the Model Portfolio associated with the risk score you selected.

Safety Margin

The Safety Margin is the hypothetical portfolio value at the end of the Plan, based on all the inputs and assumptions included in this Report. A Safety Margin of zero indicates the portfolio was depleted before the Plan ended. The Safety Margin does not protect you or your Target Portfolio from investment losses, and, as with all other results in the Plan, is not guaranteed.

Standard Deviation

Standard Deviation is a statistical measure of the volatility of an investment, an asset class, or a portfolio. It measures the degree by which an actual return might vary from the average return, or mean. Typically, the higher the standard deviation, the higher the potential risk of the investment, asset class, or portfolio.

Star Track

Star Track provides a summary of your Plan results over time, using a bar graph. Each bar shows the Monte Carlo Probability of Success for your Recommended Scenario, on the date specified, compared to the Monte Carlo Probability of Success for a scenario using all Target values.

Target Goal Amount

The Target Goal Amount is the amount you would expect to spend, or the amount you would like to spend, for each financial goal.

Target Portfolio

Target Portfolio is the portfolio you have selected based upon your financial goals and your risk tolerance.

Target Retirement Age

Target Retirement Age is the age at which you would like to retire.

Target Savings Amount

In the Resources section of MoneyGuidePro, you enter the current annual additions being made to your investment assets. The total of these additions is your Target Savings Amount.

Time Horizon

Time Horizon is the period from now until the time the assets in this portfolio will begin to be used.

Total Return

Total Return is an assumed, hypothetical growth rate for a specified time period. The Total Return is either (1) the Portfolio Total Return or (2) as entered by you or your Advisor. Also see “Real Return.”

Wants

See "Needs / Wants / Wishes".

Willingness

In MoneyGuidePro, in addition to specifying Target Goal Amounts, a Target Savings Amount, and Target Retirement Ages, you also specify a Willingness to adjust these Target values. The Willingness choices are Very Willing, Somewhat Willing, Slightly Willing, and Not at All.

Wishes

See "Needs / Wants / Wishes".

Worst One-Year Loss

The Worst One-Year Loss is the lowest annual return that a portfolio with the specified asset mix and asset class indices would have received during the historical period specified.