Financial Fact Check
Adam & Allison

Personal Information

Your Name	Age	Retire Age	LE Age	Spouse Name	Age	Retire Age	LE Age
Adam	59	65	100	Allison	59	65	100

Financial Assumptions

Inflation Rate	Filing Status	Deduction	Desired Lifestyle	Desired Legacy
3%	Married Filing Jointly	Standard	$76,273	$0
Future Inflation will be	**Future Returns will be**	**Future Taxes will be**	**Last Beneficiary Review**	**Last Estate Plan Review**
Same	Same	Same		

Earned Income, Defined Benefits and Future Inflow Sources

Name/Description	Owner	Amount	Inflate @	% Taxable	Deductible Amt	Start Age	End Age
Adam W2	Client	$75,000	3%	100%	$0	59	64
Allison W2	Spouse	$65,000	3%	100%	$0	59	64
Adam SS	Client	$33,240	2.5%	85%	$0	67	100
Allison SS	Spouse	$30,264	2.5%	85%	$0	67	100

Investments, Savings, and Other Future Lifestyle Sources

Name/Description	Owner	Type	Balance	Rate	Fee	Risk	Access	Contribution/Match	Start Age	End Age
Adam 401k	Client	TDBT	$195,000	6%	0%	High	No	$10,000 / $4,000	59	64
Allison IRA	Spouse	TDBT	$95,000	6%	0%	High	No	$7,000 / $0	59	64
Mult CDs	Joint	Taxable	$165,000	2.5%	0%	Low	No	Annual Contribution: $2,500	59	64

Mortgages, Installment Loans and Credit Lines

Name/Description	Owner	Type	Balance	Rate	Monthly P&I	Credit Line
Mortgage	Joint	Loan	$110,000	4.5%	$1,884.52	$0

Primary / Secondary Residence

Name/Description	Owner	Market Value	Appr. Rate	Cost Basis	CG Exception	Sell at Age
Home	Joint	$425,000	3%	$309,000	$500,000	0

Summary Values

Assets	Liabilities	Net Worth	Liquidity	DB Protection	Lifestyle Lasts Until Age
$939,098	$156,281	$818,873	$0	$0	78

*see important disclosures on page 2

Disclosure

These calculators are provided as a means to illustrate financial principles. They should not be construed as a solicitation of any insurance, investment, or other financial product. Nor should they be considered financial advice. For advice concerning your own situation, please consult with a financial professional who is appropriately licensed to transact business and provide advice for the financial product being illustrated.

The information contained in this tool is not intended as tax or legal advice, and it may not be relied on for the purposes of avoiding any federal tax penalties. You are encouraged to seek tax or legal advice from an independent professional tax or legal advisor.

The projections or other information generated by the calculator regarding the likelihood of various outcomes are hypothetical in nature, and are not guarantees of future results. Investment rates of return can not be guaranteed. This report is calculated using information supplied by you. If any of this information is inaccurate, it would create inaccuracies in the report.