

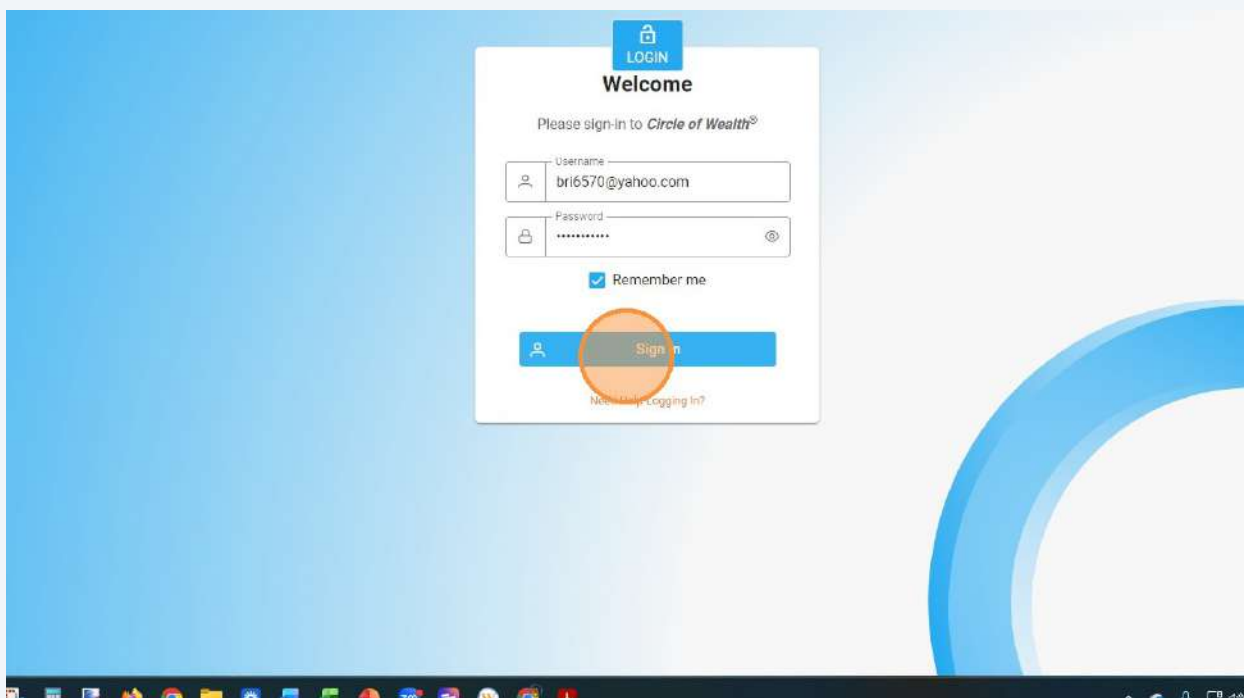
# FGPS Data Entry- Adam and Allison Anderson

## 5/6/26

Follow this guide to enter the Contact data and financial data for the Client's Adam and Allison Anderson. This case is the base case presented for our In-House workshop. Use the following Guide to build your own version in your software,.

1

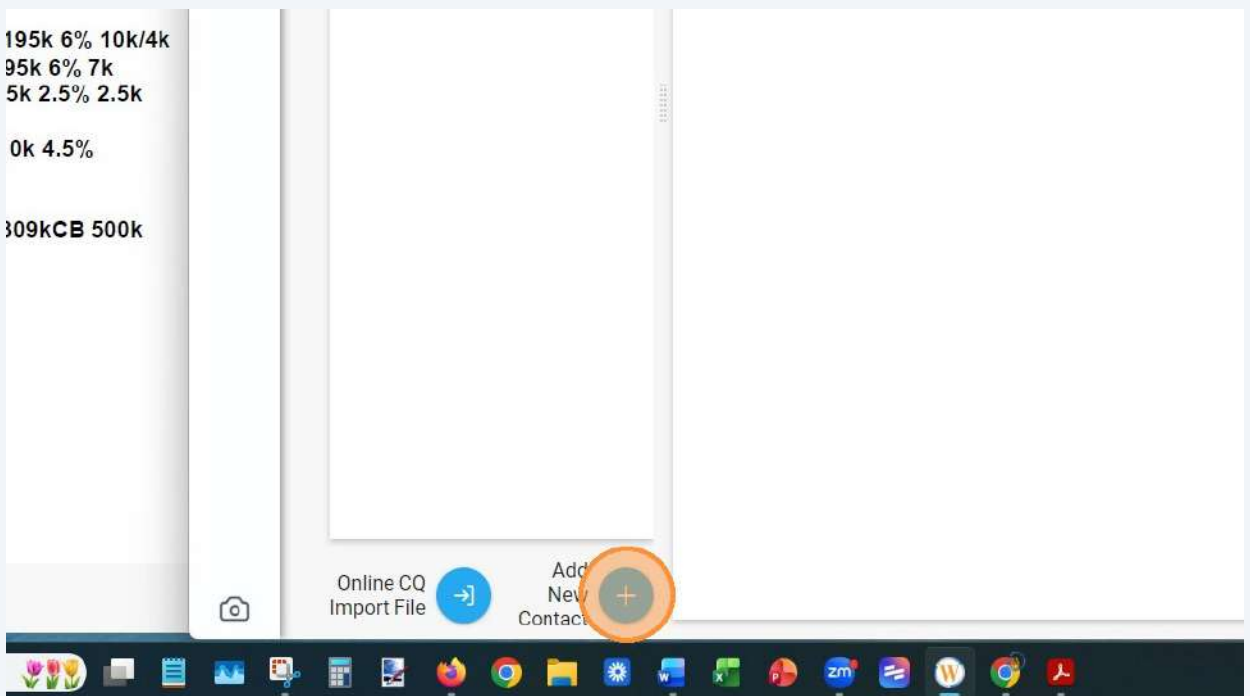
Log into the software. You can use either the Desktop version or go to [cow.moneytrax.com](http://cow.moneytrax.com) on your favorite browser. Both versions will behave similarly. This guide was created using the Desktop version of the software on a Windows PC.



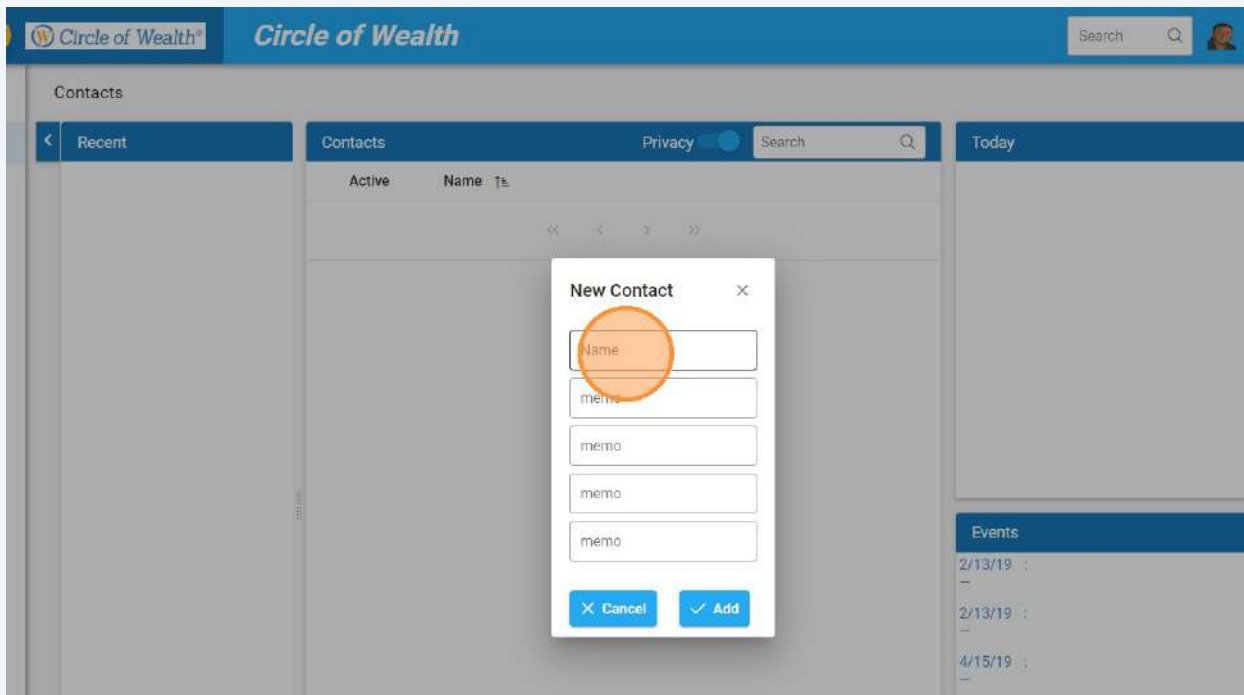
2 From the Main Dashboard, select the Contacts Dashboard as shown below.



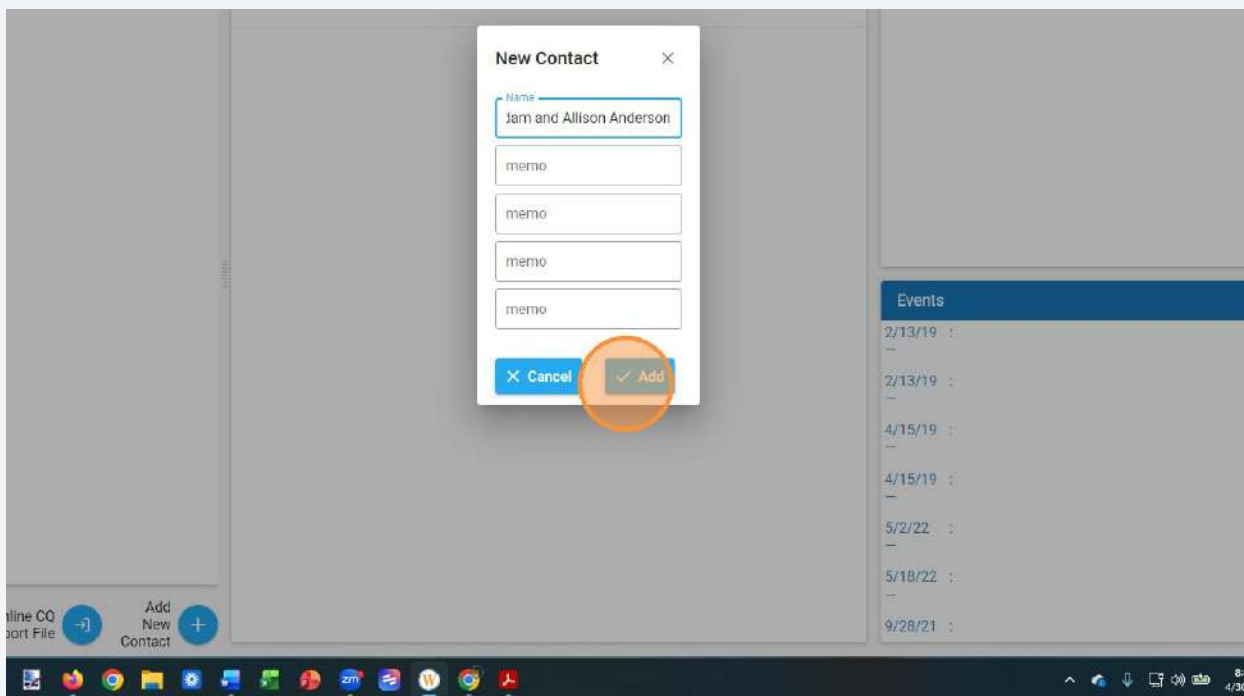
3 Click on "Add New Contact" at the bottom left of the screen.



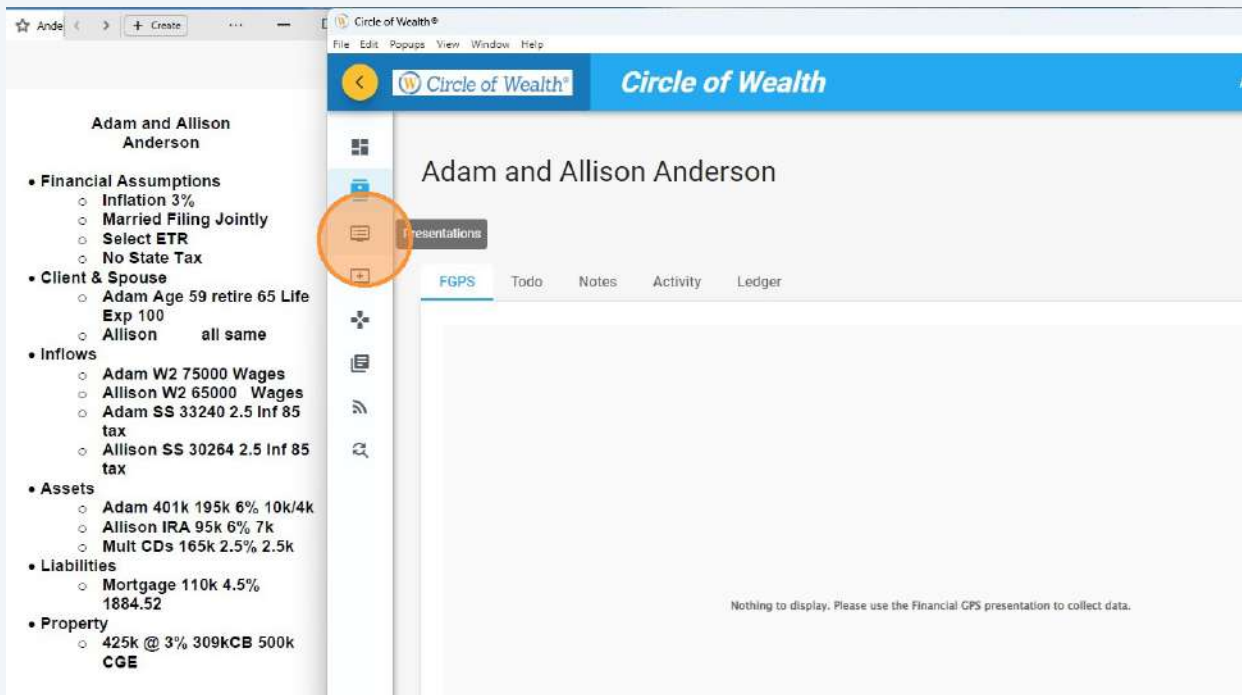
4 Click in the name field and type "Adam and Allison Anderson".



5 Click "Add".



6 Next, select the Icon for the "Presentations" Dashboard.



7 Find the dropdown near the word "Favorites", if you have been here before it may say something different.



## 8 Select "All".

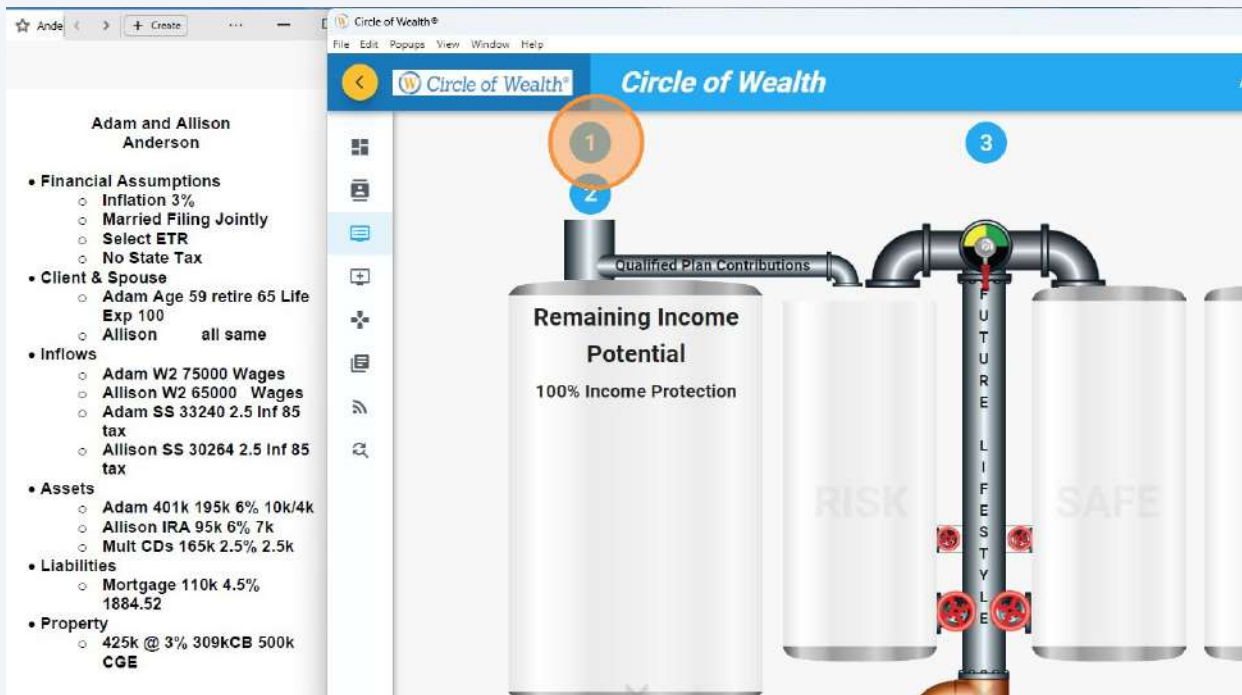


## 9 Search the Alphabetical list for "FGPS Calculator" and click on it.



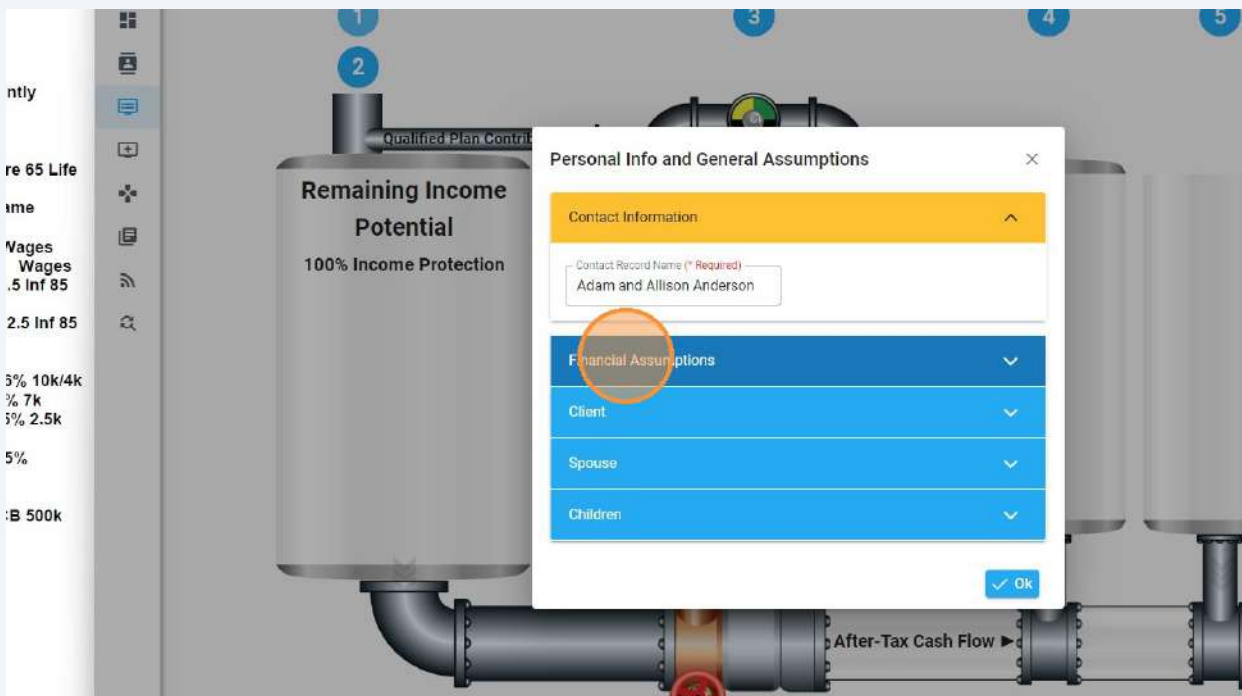
10

You have got steps one through seven here. We're going to go right through the list. Start with step one, Click on it and it's going to open a new window.

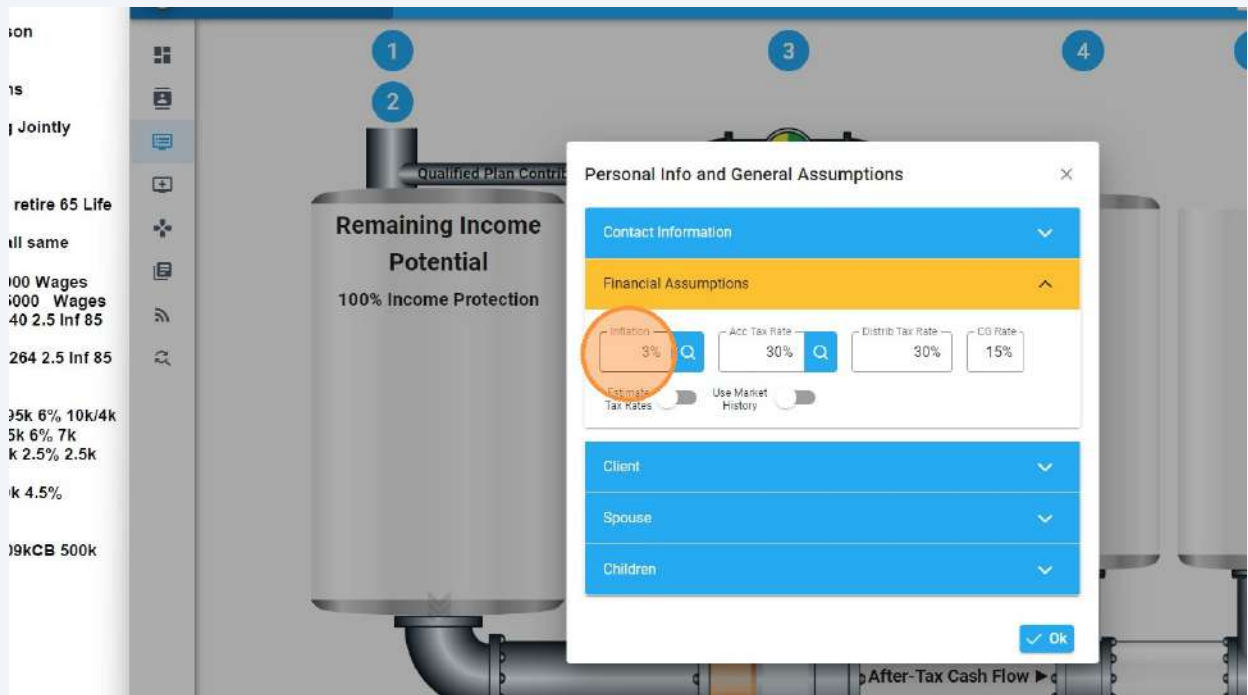


11

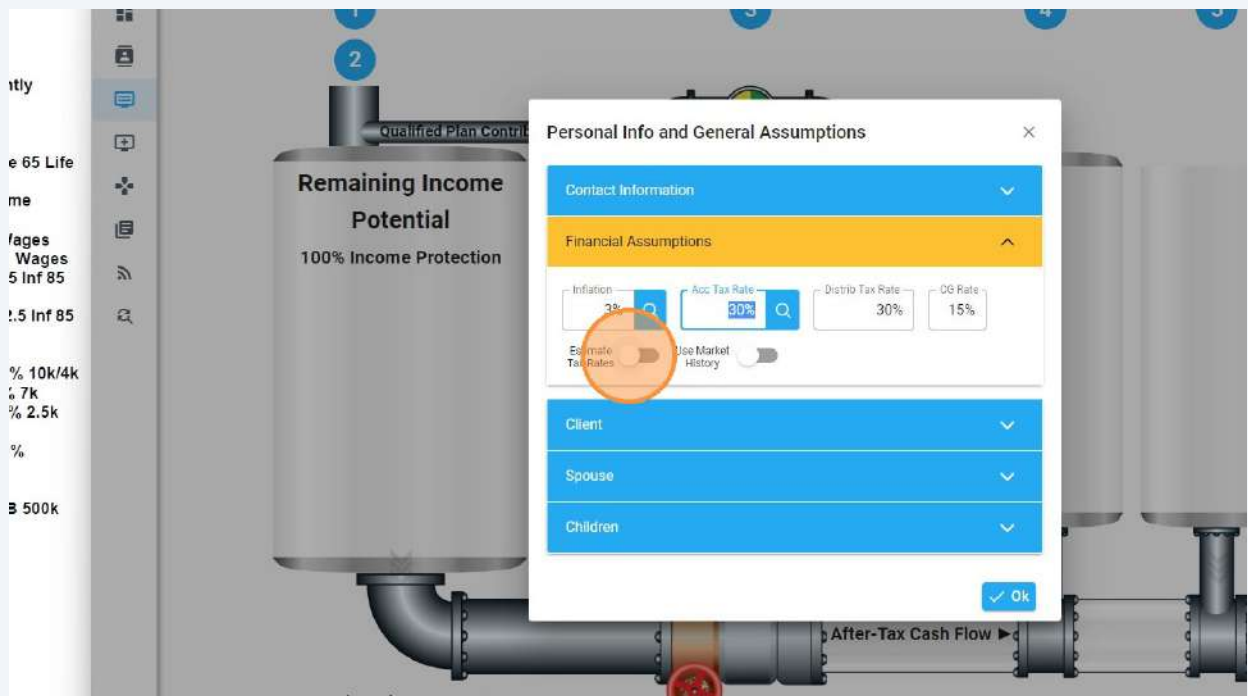
Click on "Financial Assumptions".



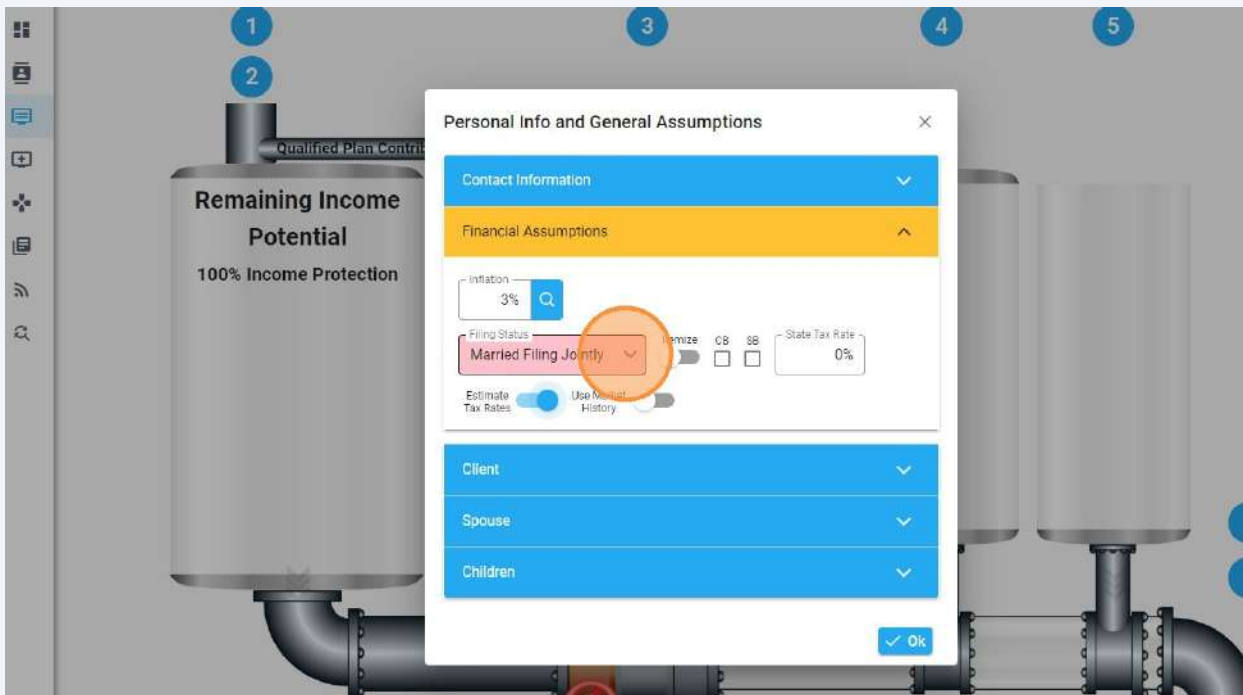
12 Leave Inflation at 3%.



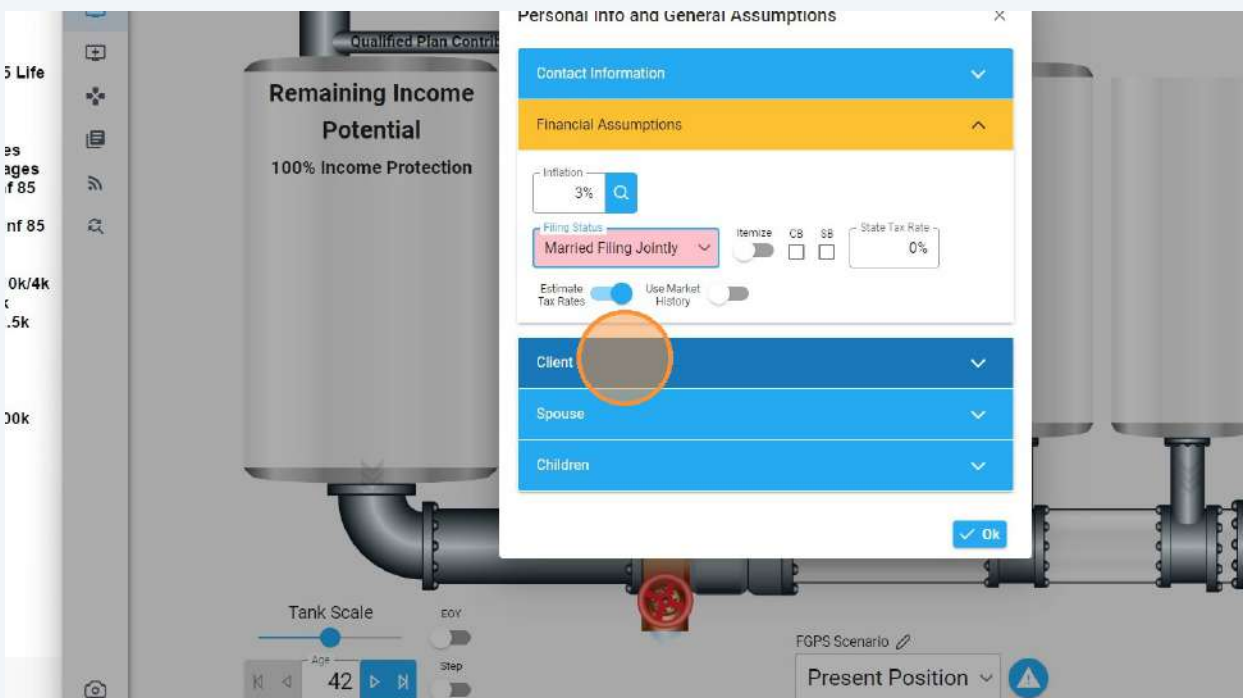
13 Select "Estimate Tax Rates".



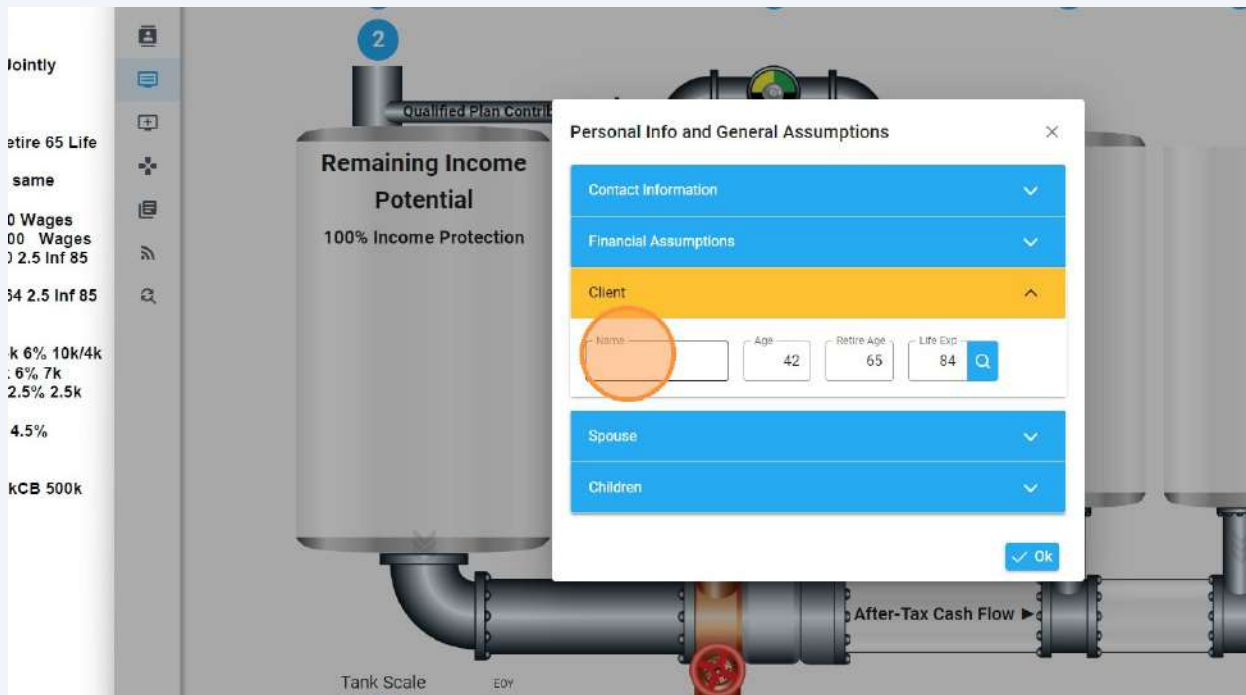
14 Leave the selection at "Married Filing Jointly".



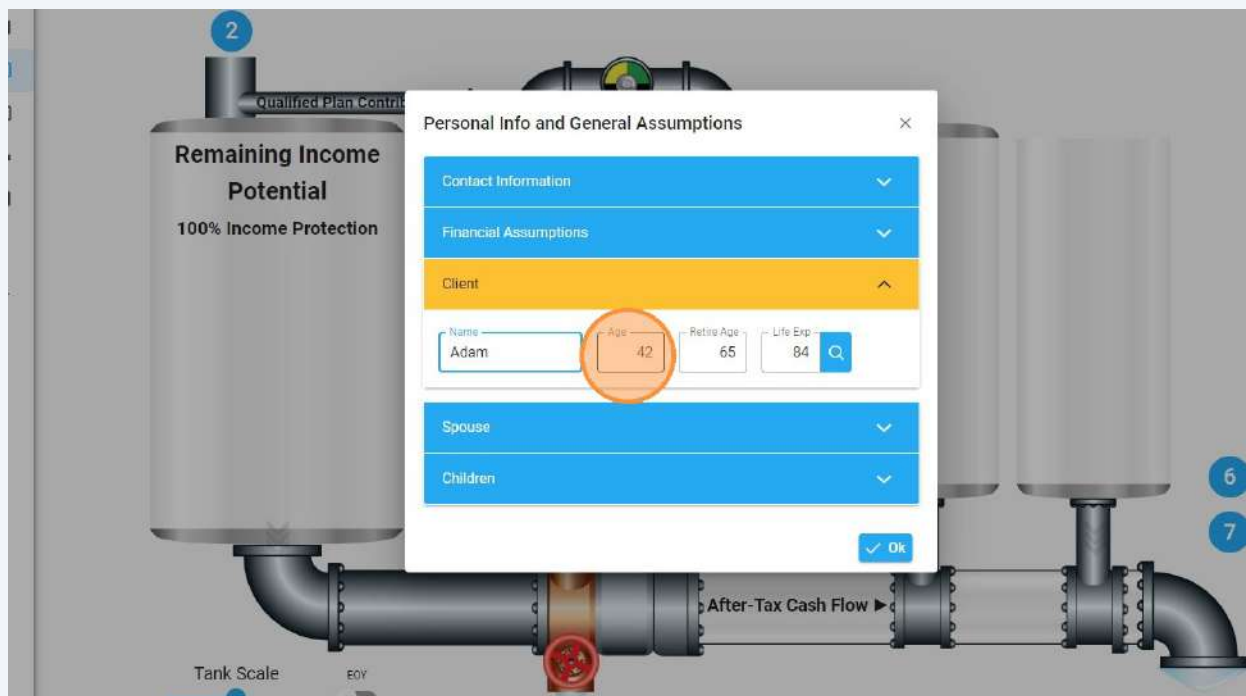
15 Click "Client."



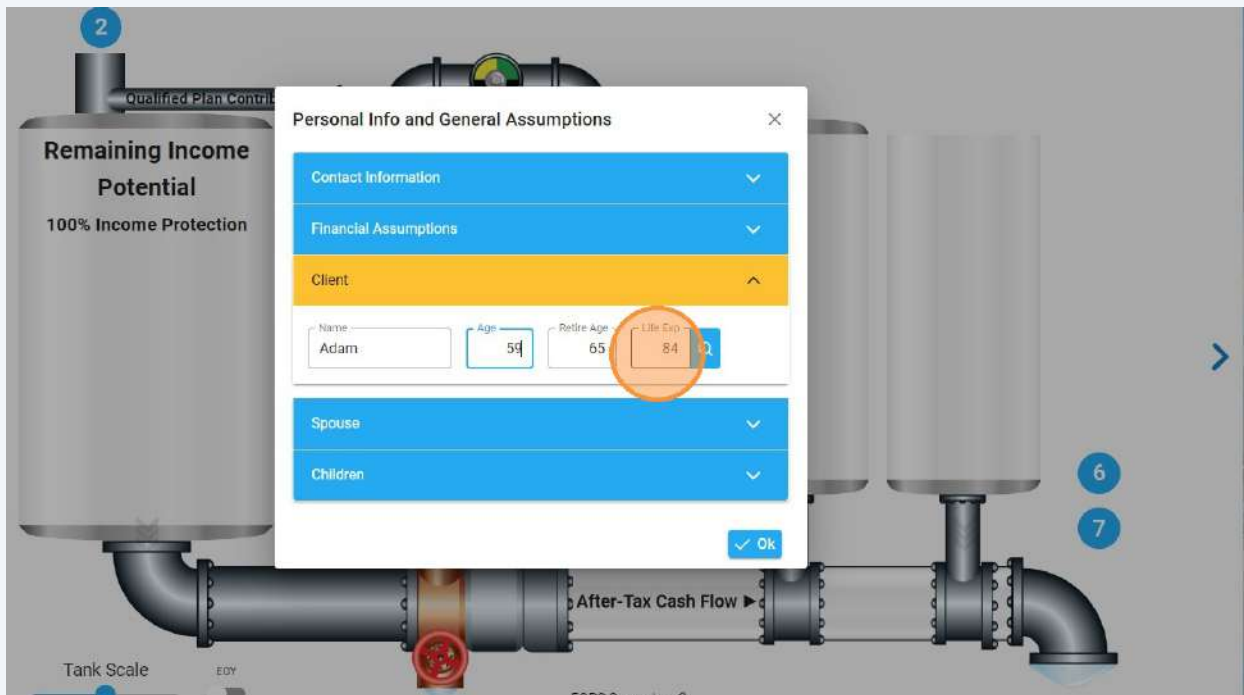
16 Click "Name" and enter "Adam".



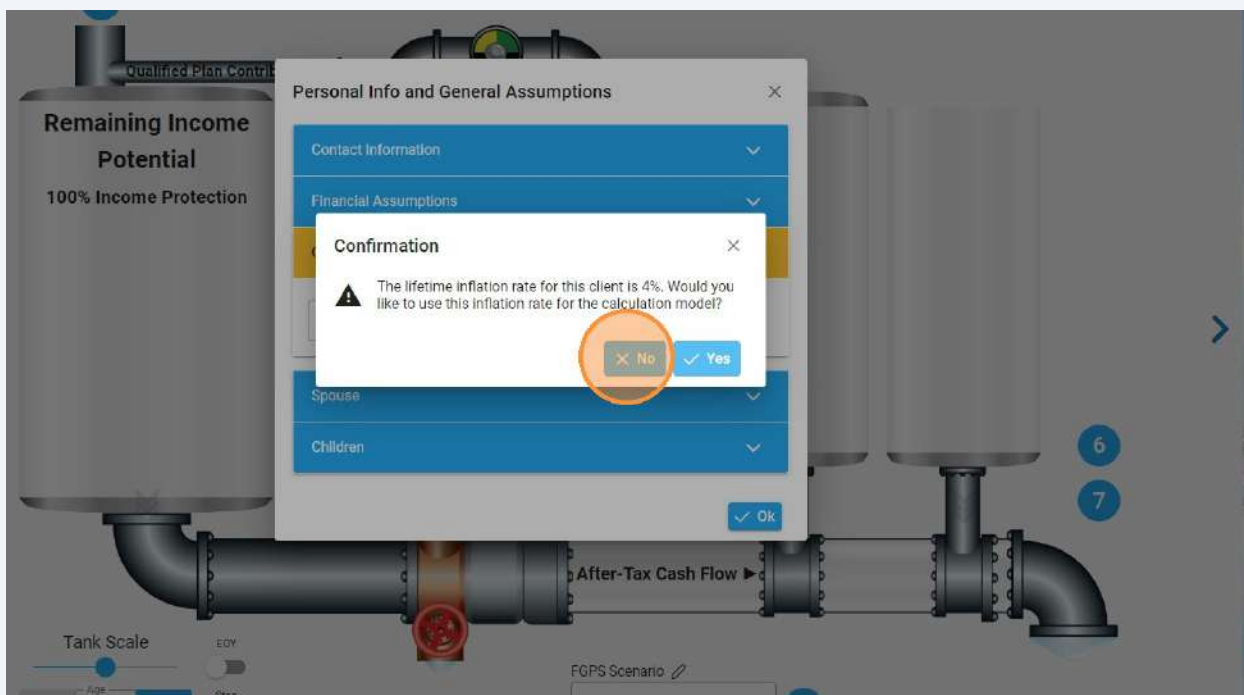
17 Click "Age" and enter "59".



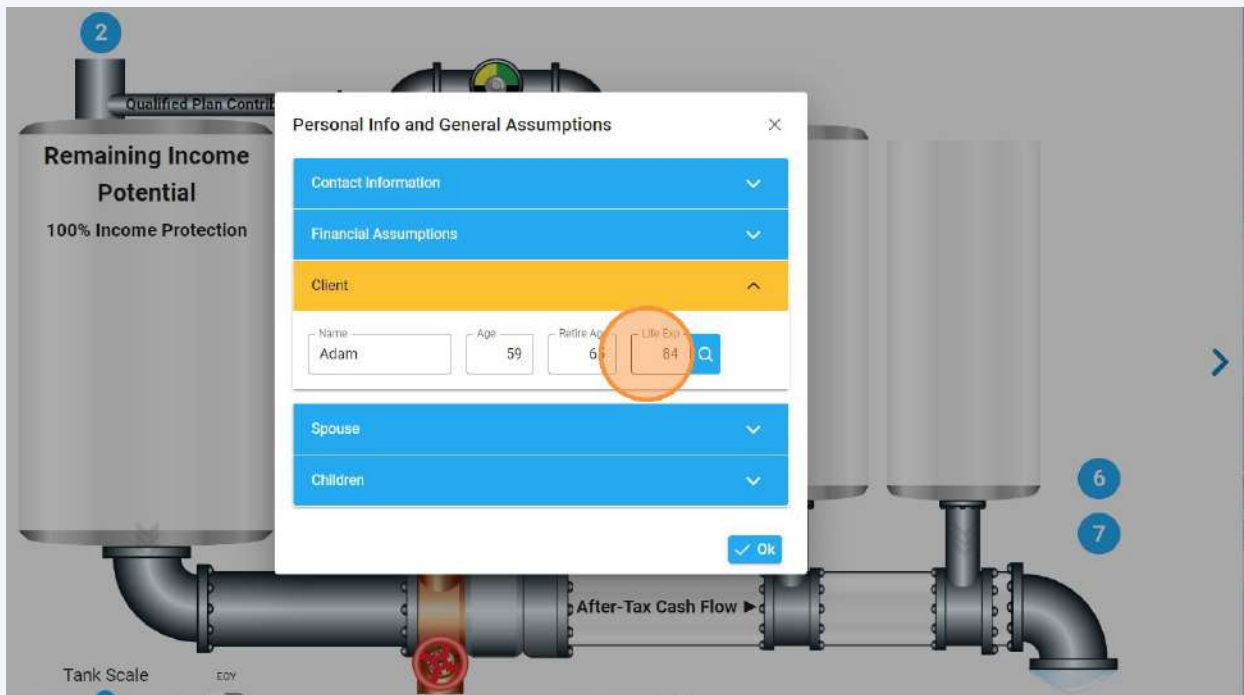
18 Click "Life Exp."



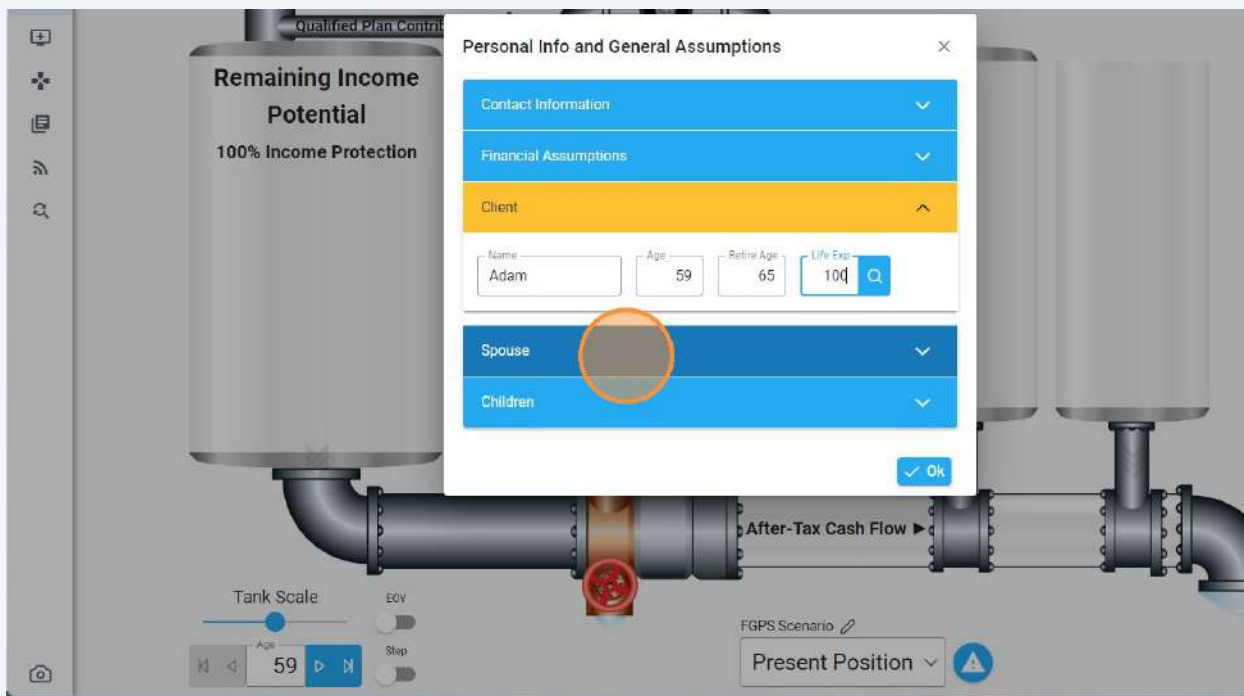
19 Now you will see this pop-up that happens here. I typically say no to this. the system is showing you the lifetime average inflation rate for the client and giving you the opportunity to change the setting we made in Financial Assumptions. This will change all of our calculations, **so do not say yes here, say No.**



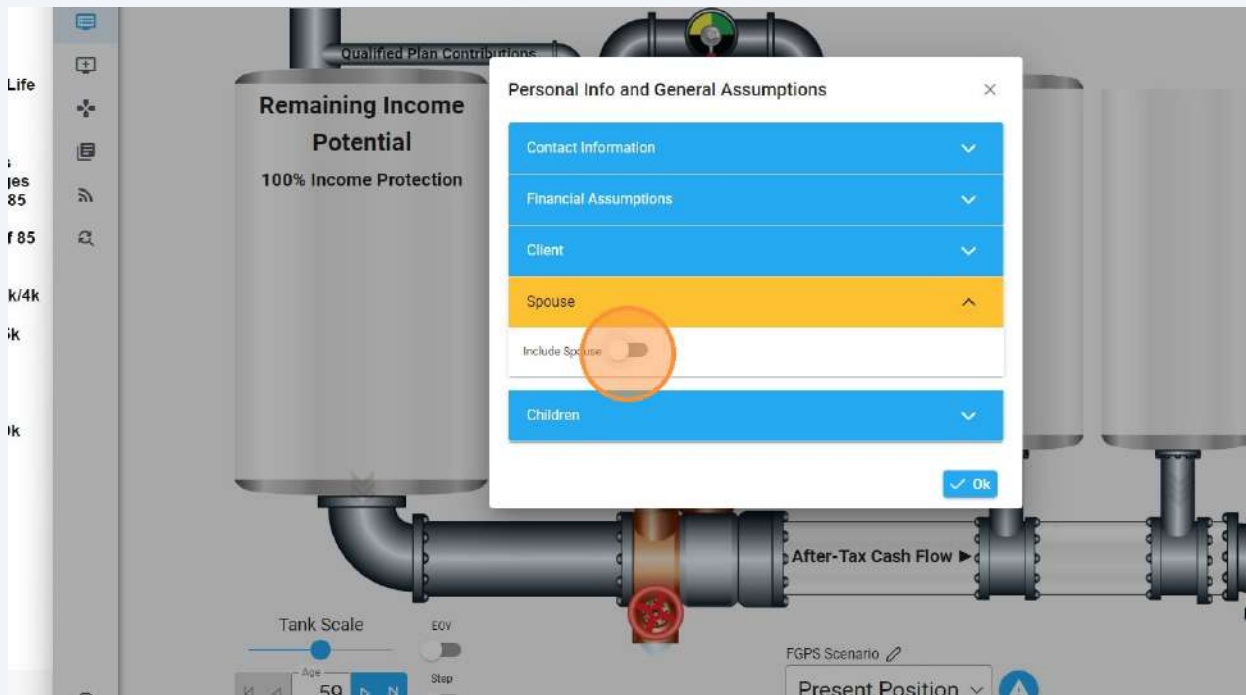
20 Enter 100 as Life Expectancy.



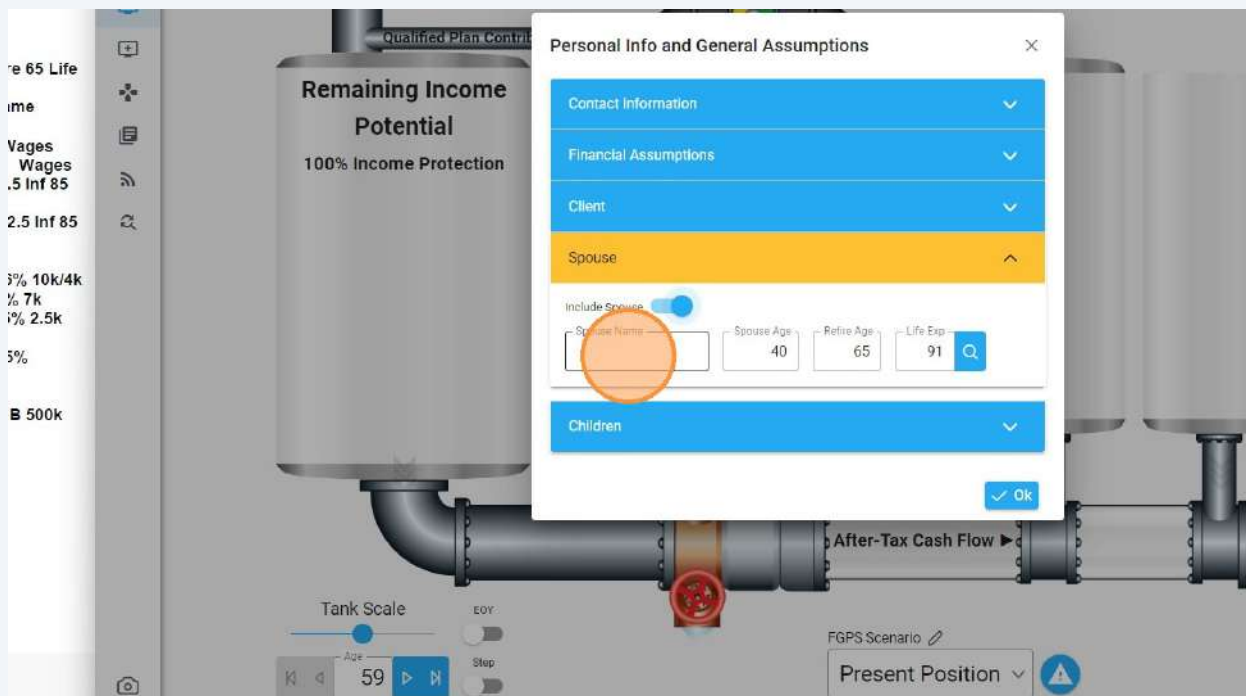
21 Click Spouse.



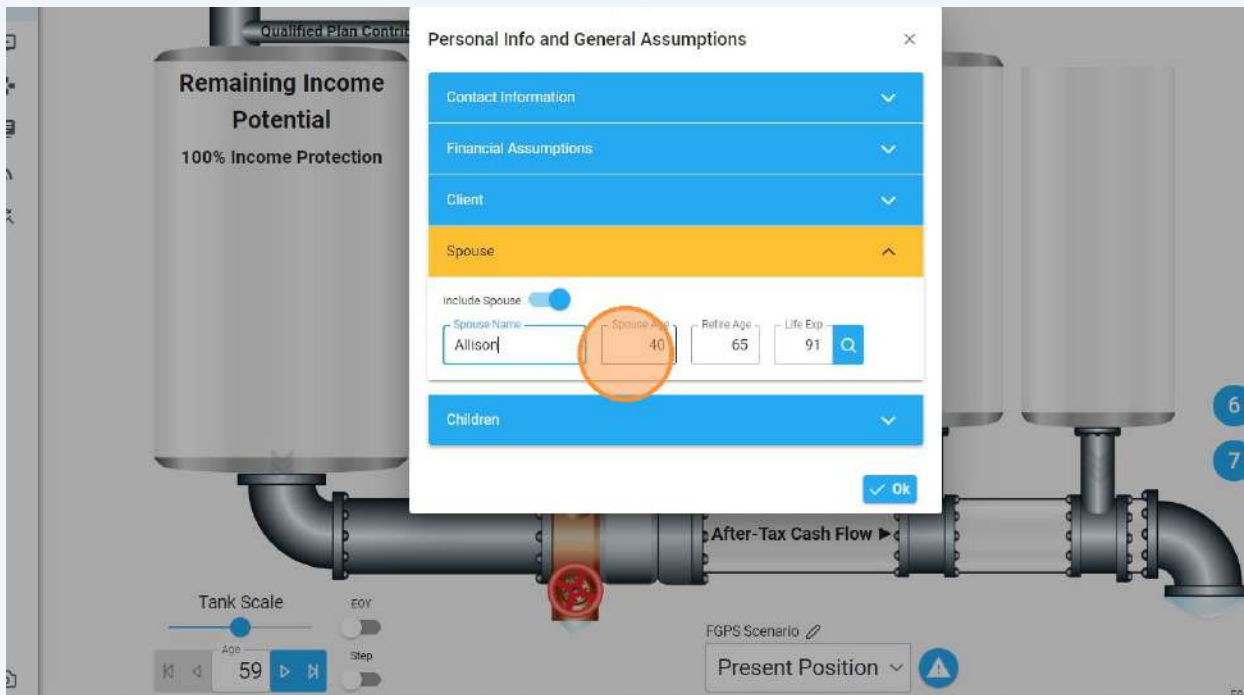
22 Click Slider to activate Spouse information.



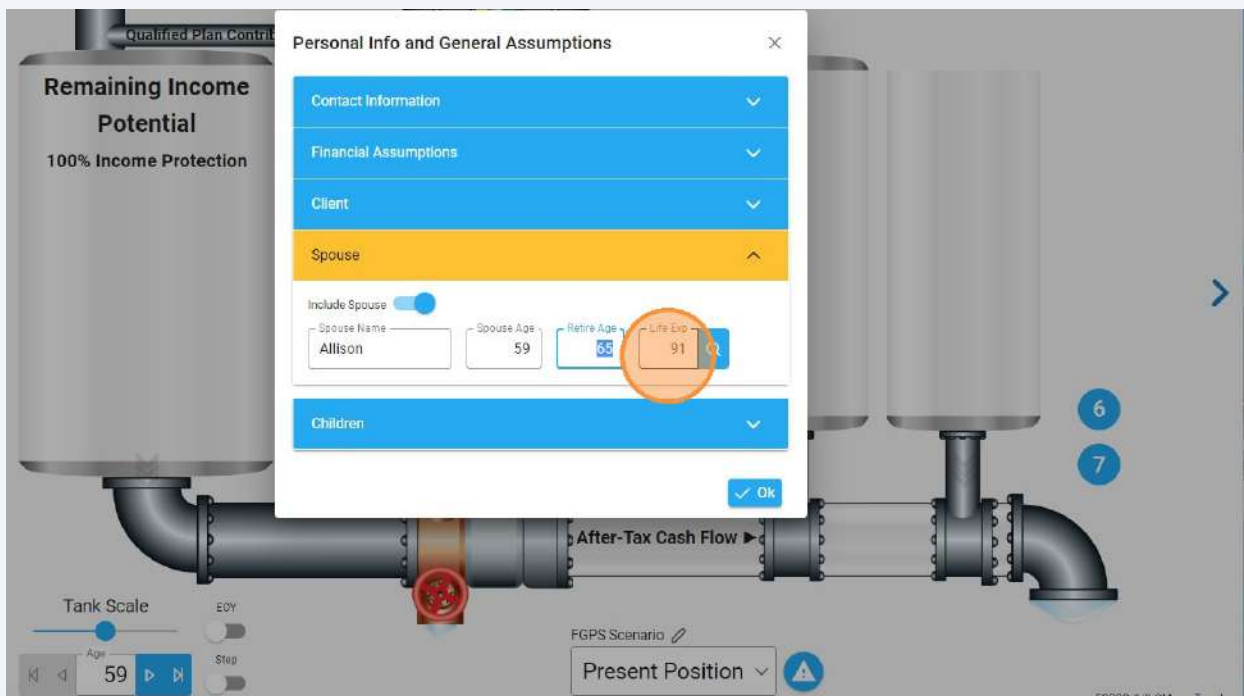
23 Click "Name" and enter "Allison".



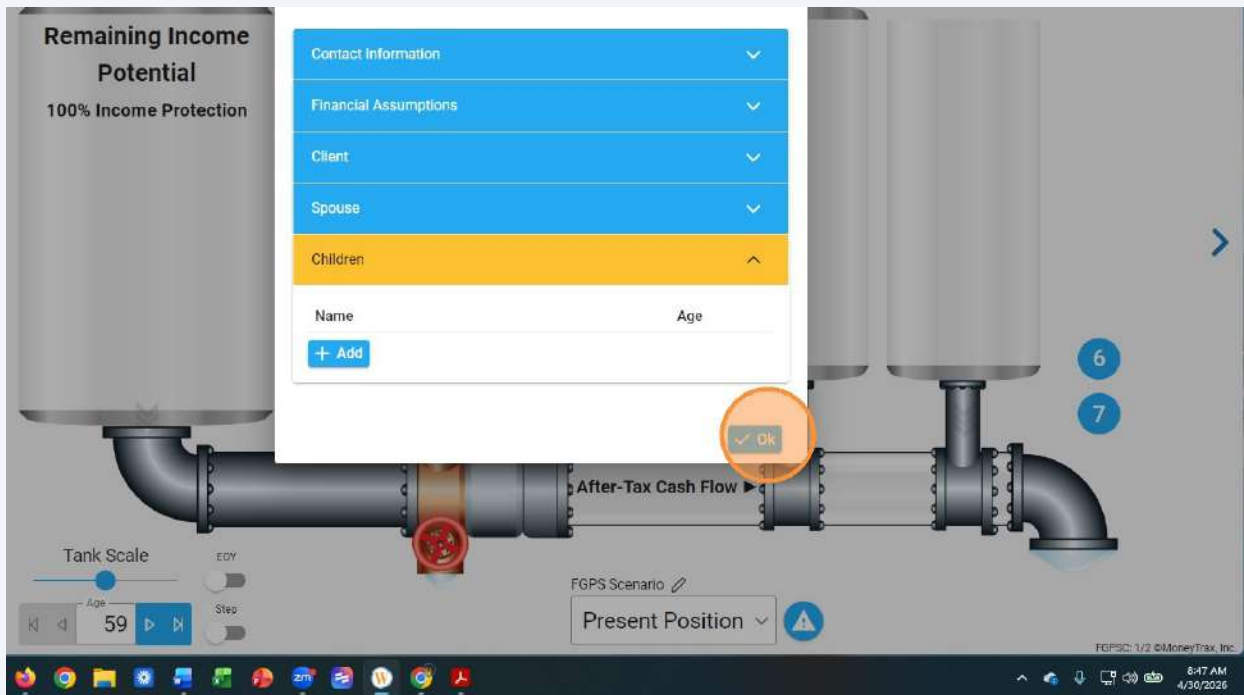
24 Click "Age" and enter "59".



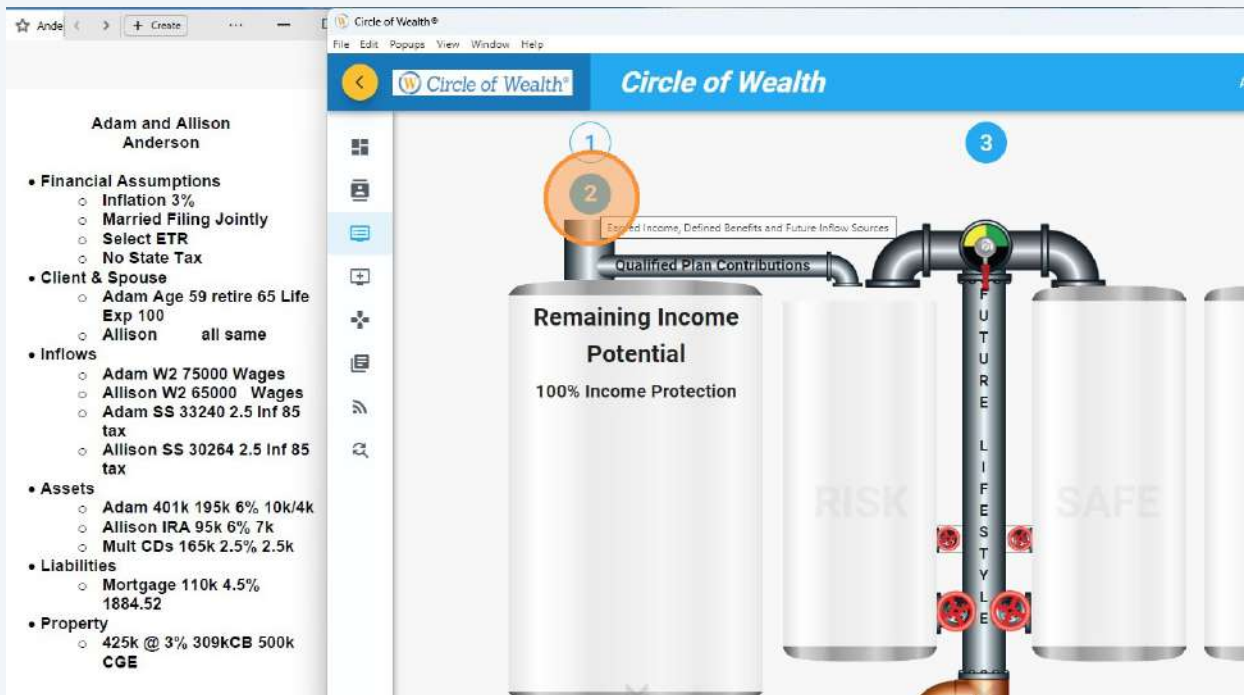
25 Click "Life Exp". Enter 100 as Life Expectancy.



26 Click "OK" to Close the "Personal Info and General Assumptions" Window.



27 Click on Step 2 to open the "Earned Income, Defined Benefits, and Future Inflow Sources" window.



28 Click "Add" to input your account.

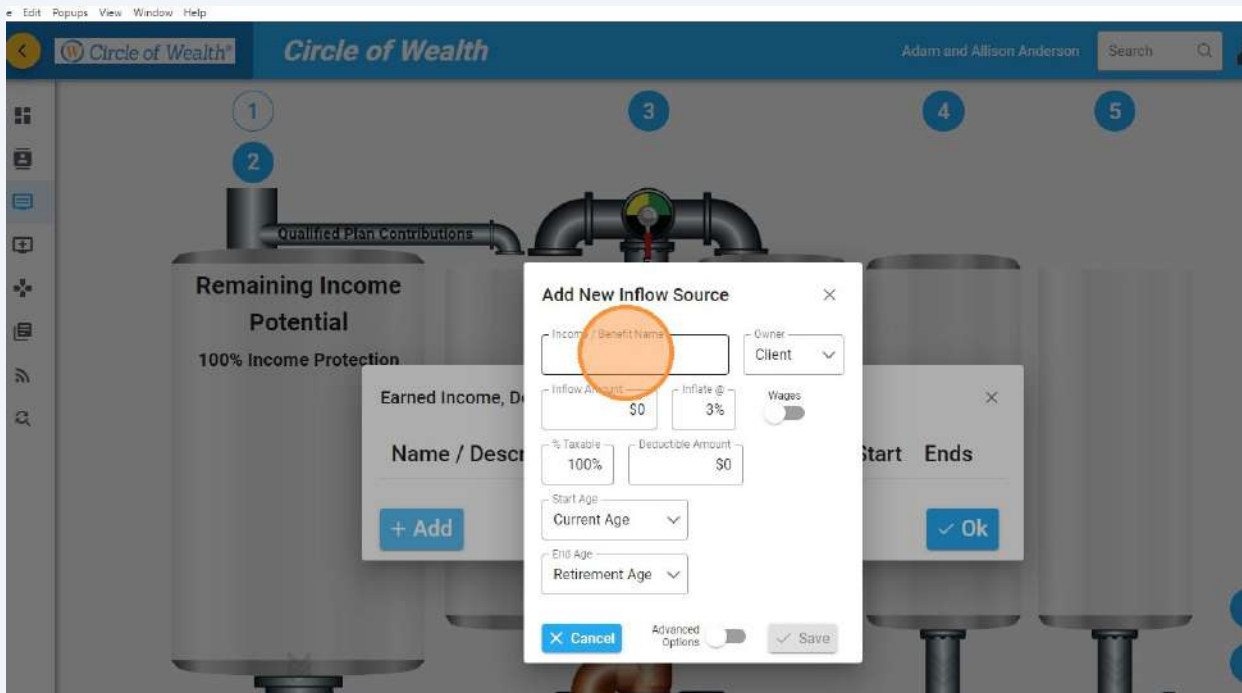
The screenshot displays a financial planning tool with a 'Remaining Income Potential' tank on the left. A dialog box titled 'Earned Income, Defined Benefits and Future Inflow Sources' is open, featuring a table with columns for 'Name / Description', 'Amount', 'Start', and 'Ends'. An orange '+ Add' button is highlighted over the table. The background shows a complex piping system with tanks and pipes, including a 'Qualified Plan Contributions' pipe and an 'After-Tax Cash Flow' pipe. A sidebar on the left contains various input parameters such as 'Age 59 retire 65 Life 100' and 'W2 75000 Wages'.

Name / Description	Amount	Start	Ends
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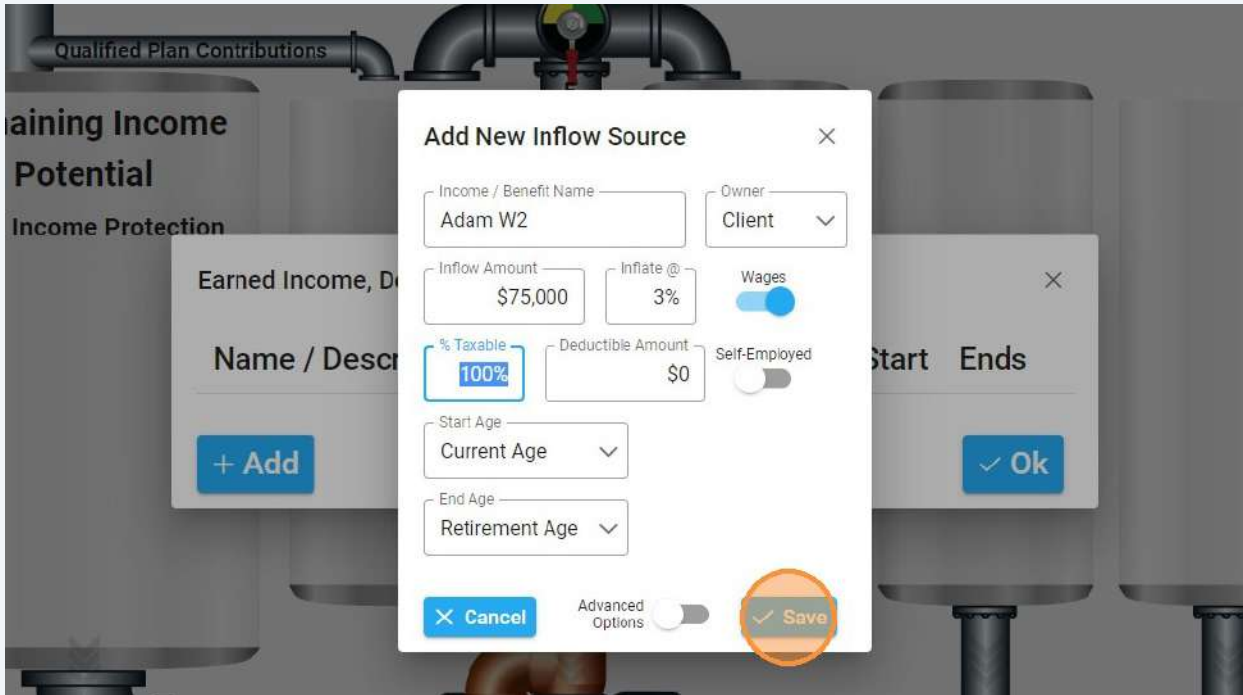
29

Input the following Variables: LEAVE ALL ENTRIES NOT MENTIONED BLANK OR IN CURRENT STATE

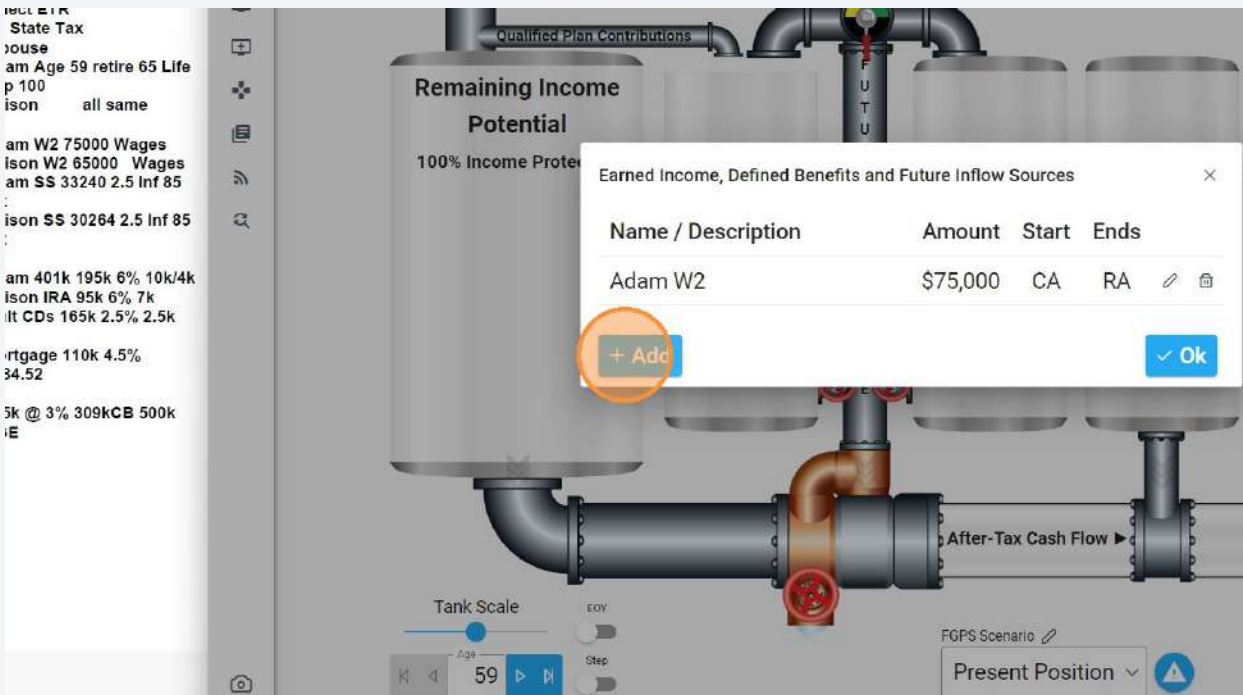
- Income Name: Adam W2
- Inflow Amount: 75000
- Set Wages Slider to ON



30 Verify that your entries match the image here, then click "Save".



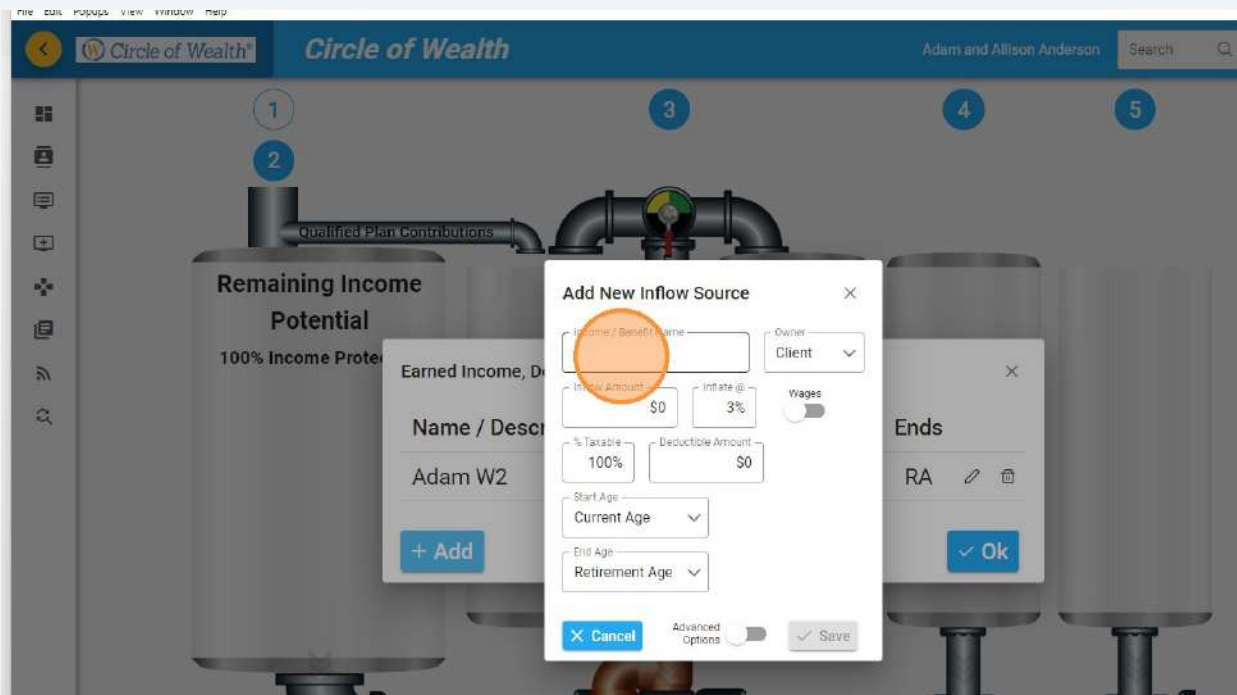
31 Click "Add" To add another Inflow Account



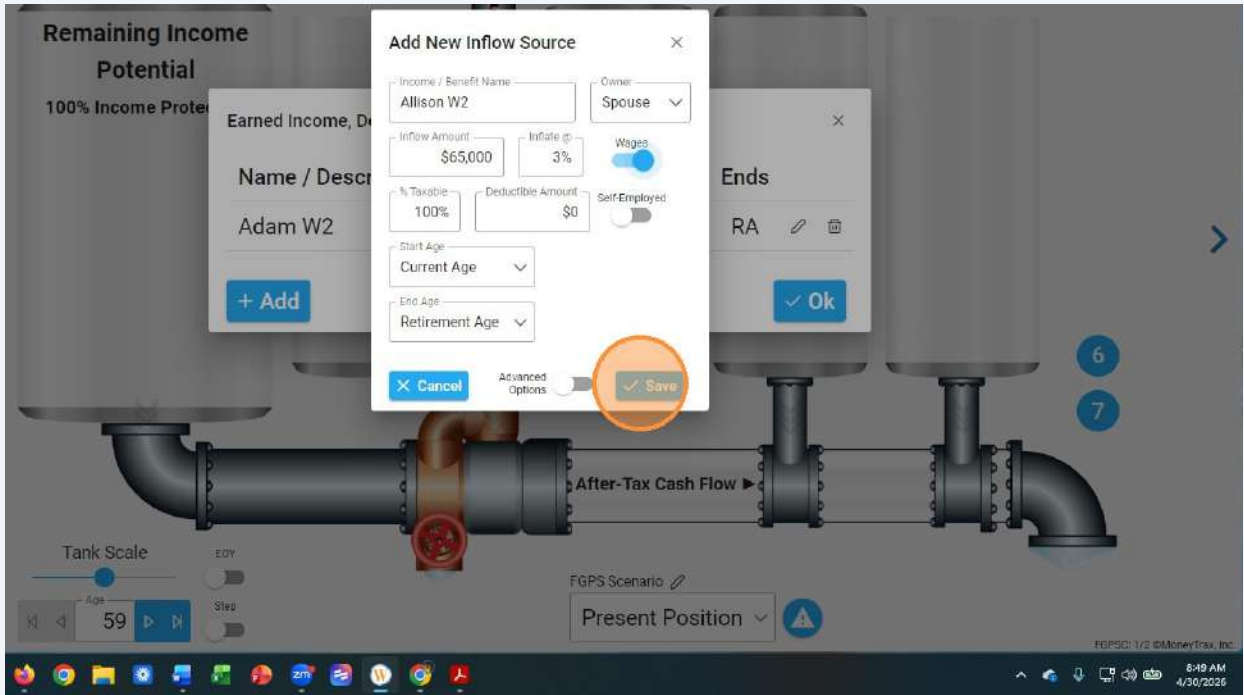
32

Input the following Variables: LEAVE ALL ENTRIES NOT MENTIONED BLANK OR IN CURRENT STATE

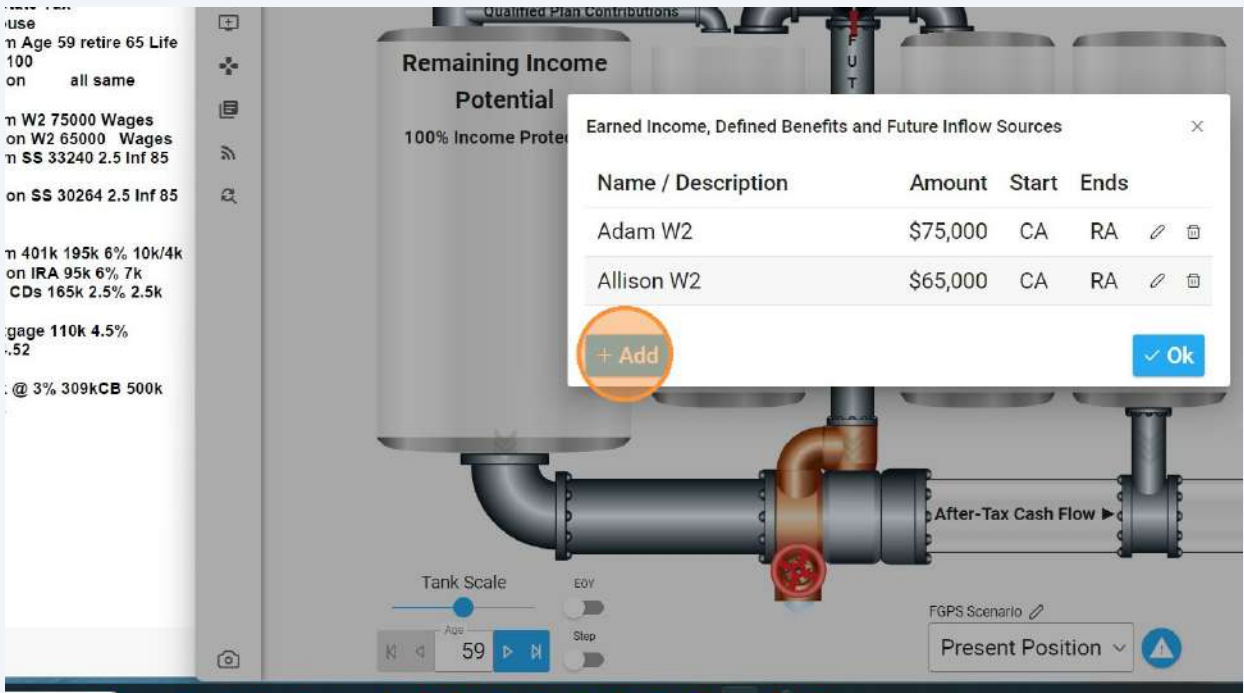
- Income Name: Allison W2
- Owner: Click Dropdown arrow and select "Spouse"
- Inflow Amount: 65000
- Set Wages Slider to ON



33 Click Save



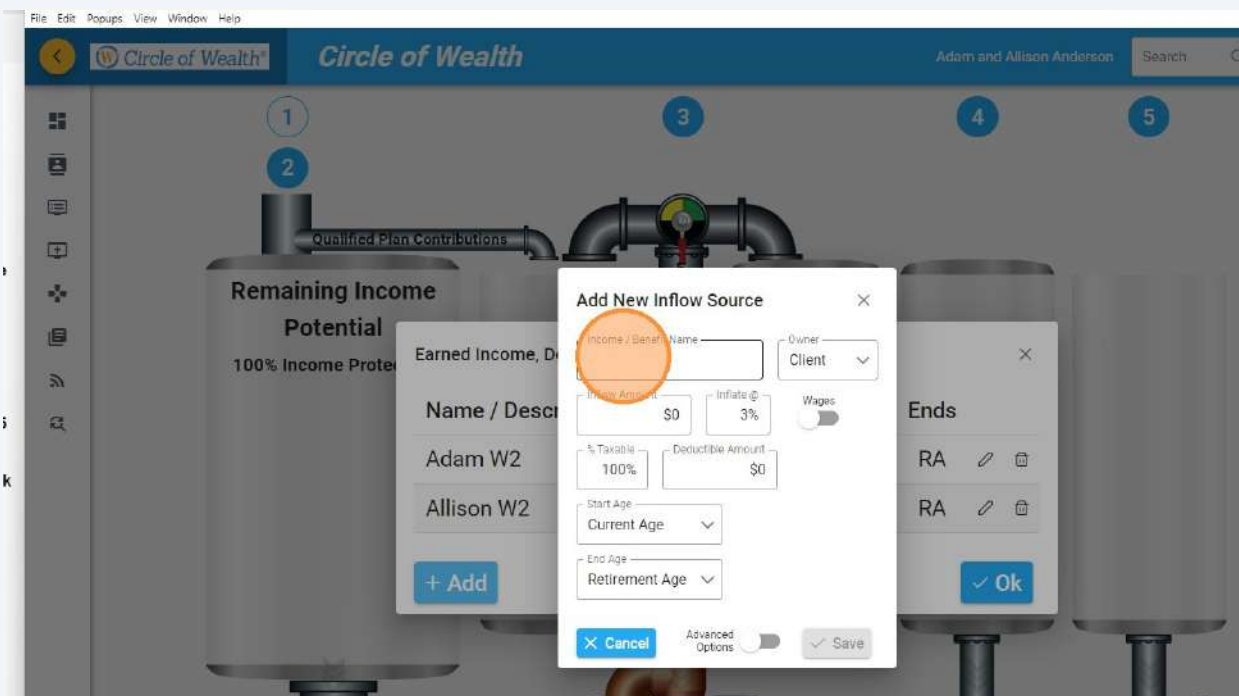
34 Click Add



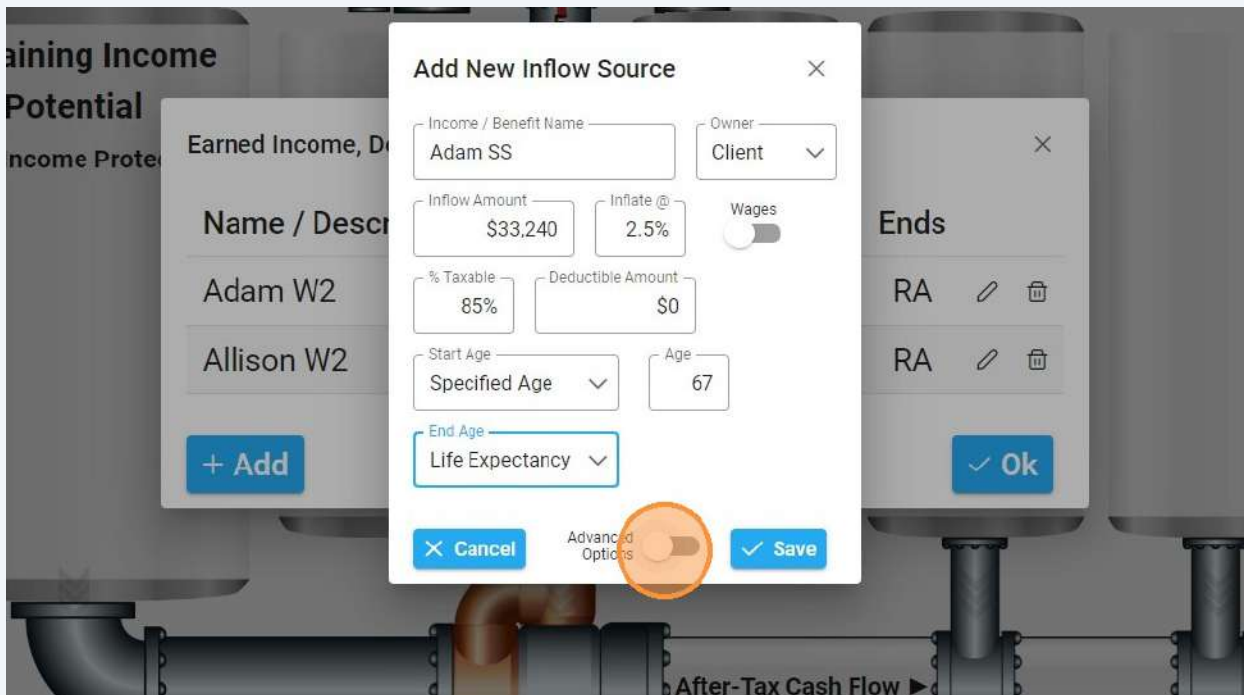
35

Input the following Variables: LEAVE ALL ENTRIES NOT MENTIONED BLANK OR IN CURRENT STATE

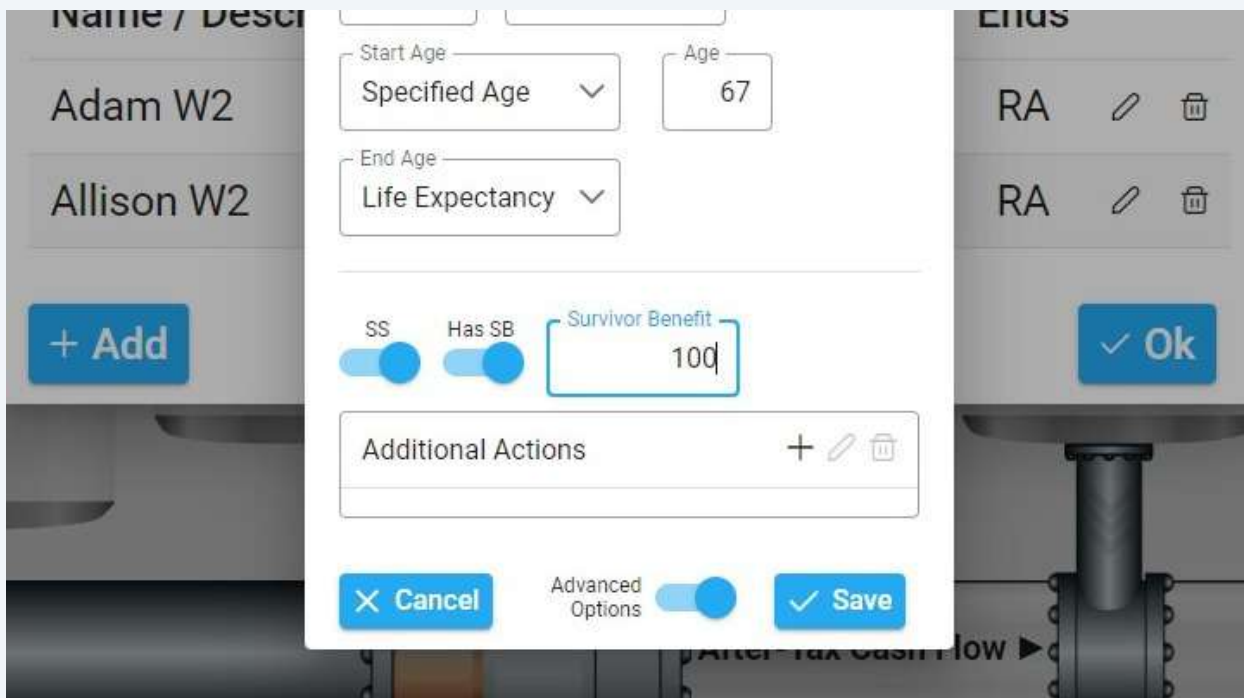
- Income Name: Adam SS
- Inflow Amount: 33240
- Set Inflate % to 2.5
- Set % Taxable to 85
- Select Start Age to be "Specified Age" and enter "67"
- Select End Age to be "Life Expectancy"



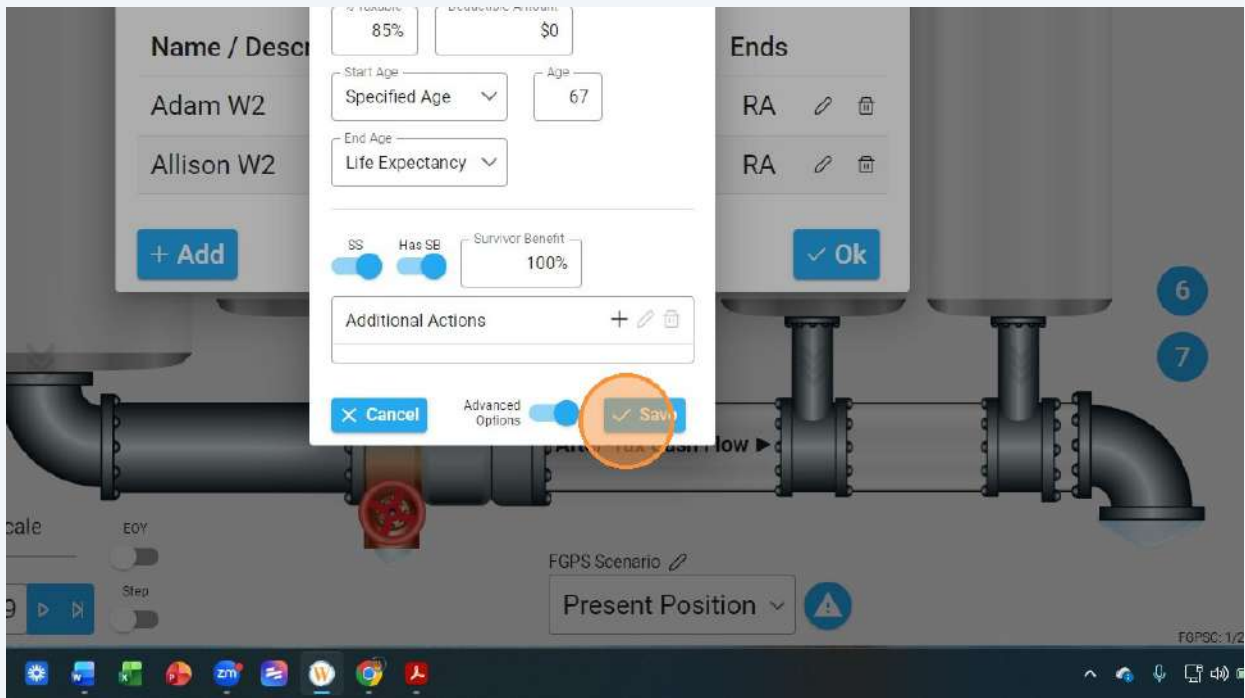
36 Verify that your entries match the image below, then select Advanced Options.



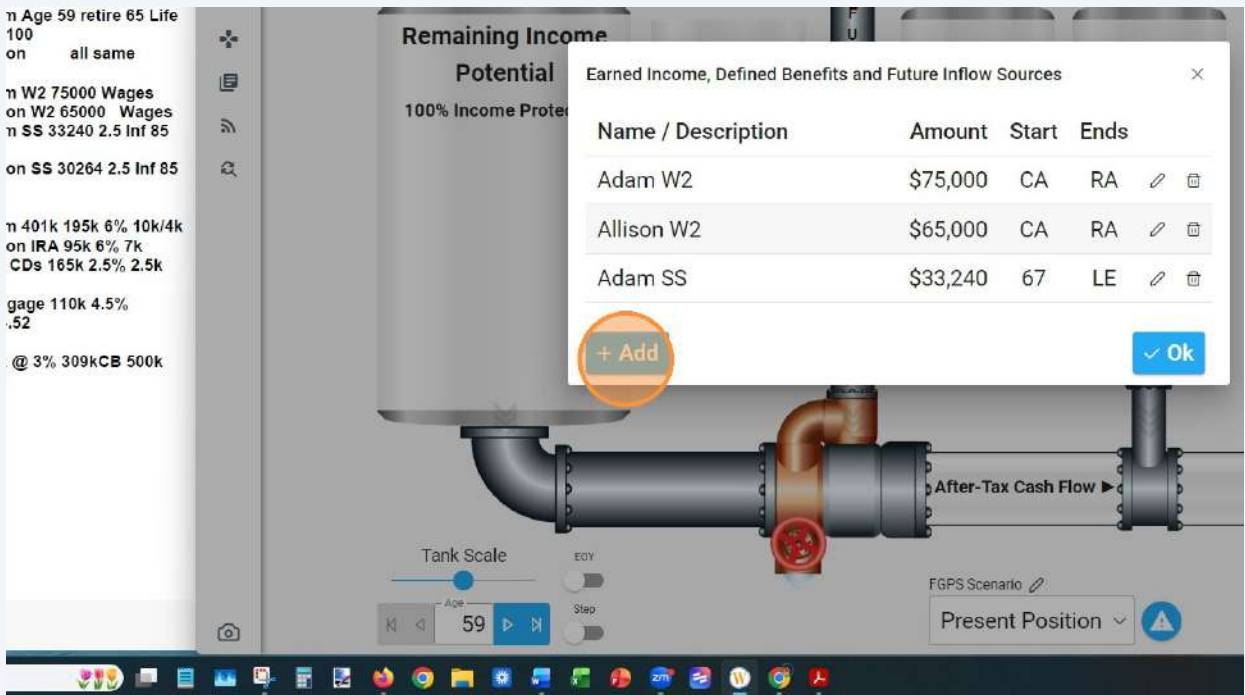
37 Turn on the sliders for SS and Has SB(Survivor Benefit) and set the benefit to 100 percent.



38 Verify these settings match the image below, then select "Save".



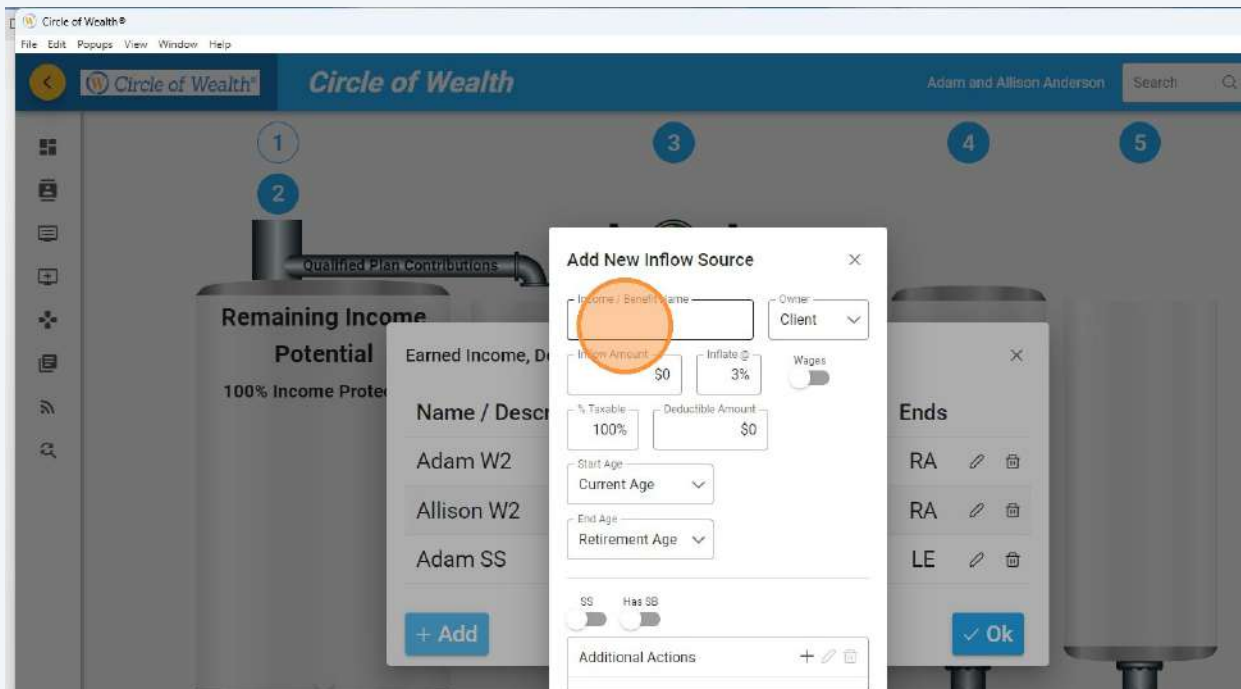
39 Click "Add"



40

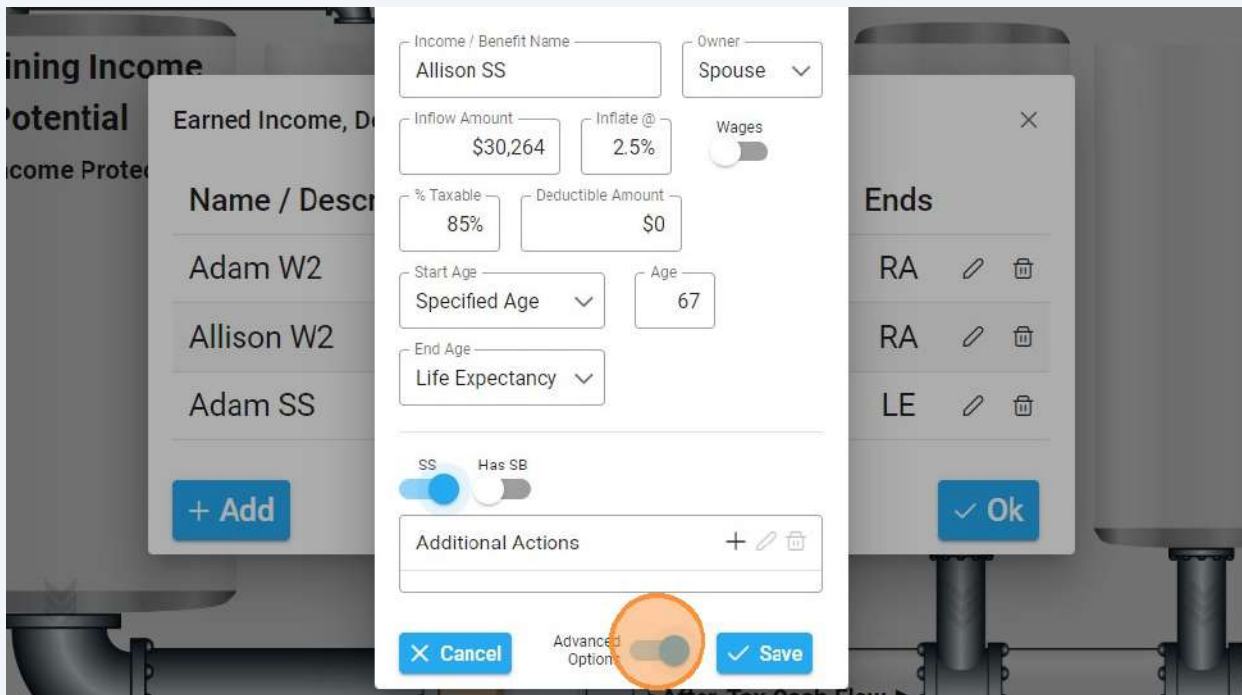
Input the following Variables: LEAVE ALL ENTRIES NOT MENTIONED BLANK OR IN CURRENT STATE

- Income Name: Allison SS
- Change "Owner" to Spouse
- Inflow Amount: 30264
- Set Inflate % to 2.5
- Set % Taxable to 85
- Select Start Age to be "Specified Age" and enter "67"
- Select End Age to be "Life Expectancy"
- Set the SS(Social Security)Slider to ON



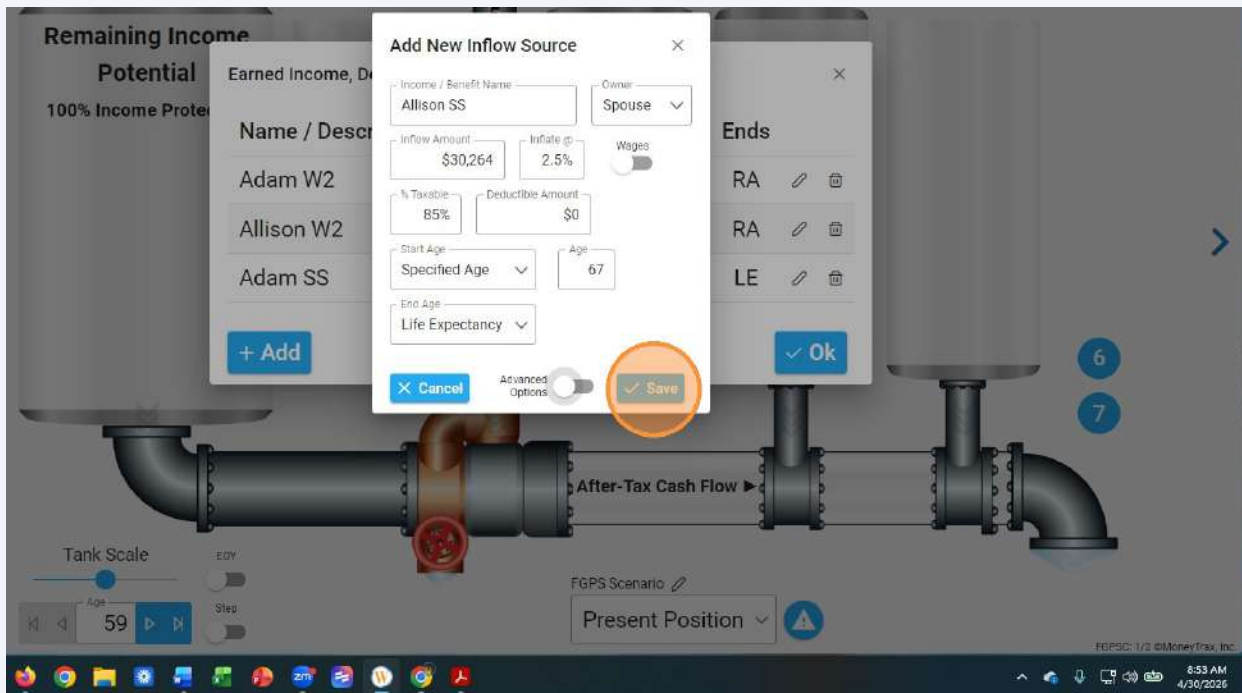
41

Verify that your entries match the image below. We will not need "Advance Options" for any further steps, so you can turn it off by clicking the slider.



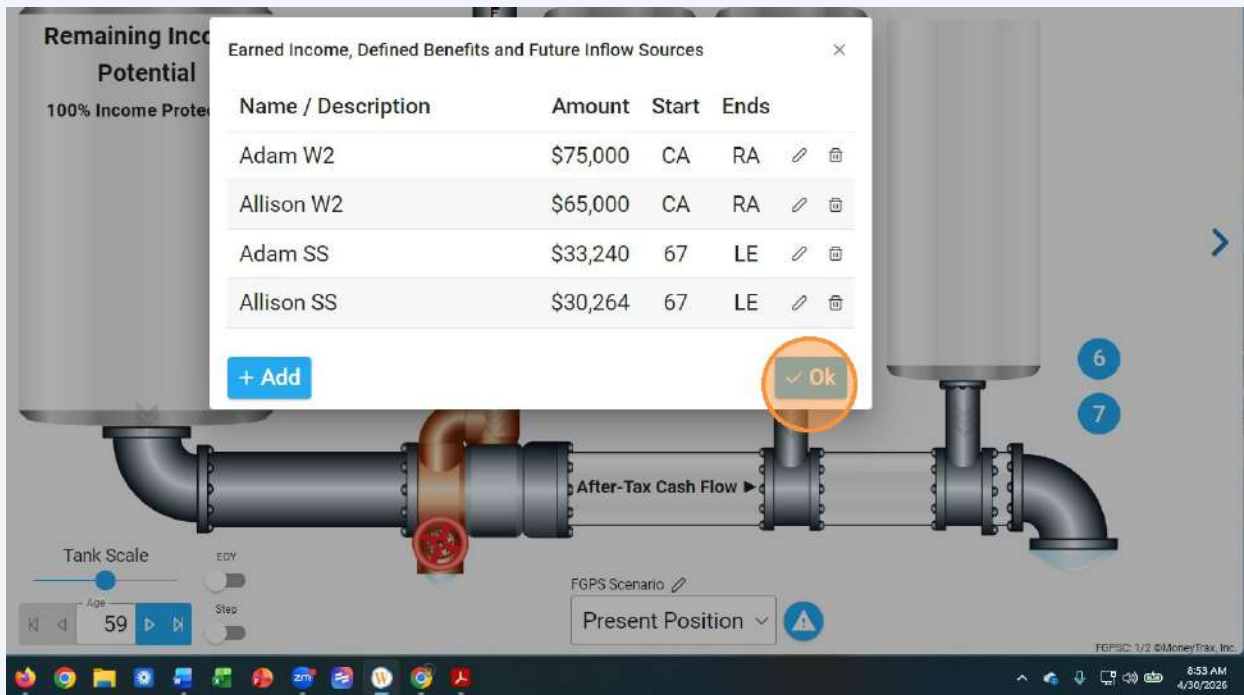
42

Click "Save"



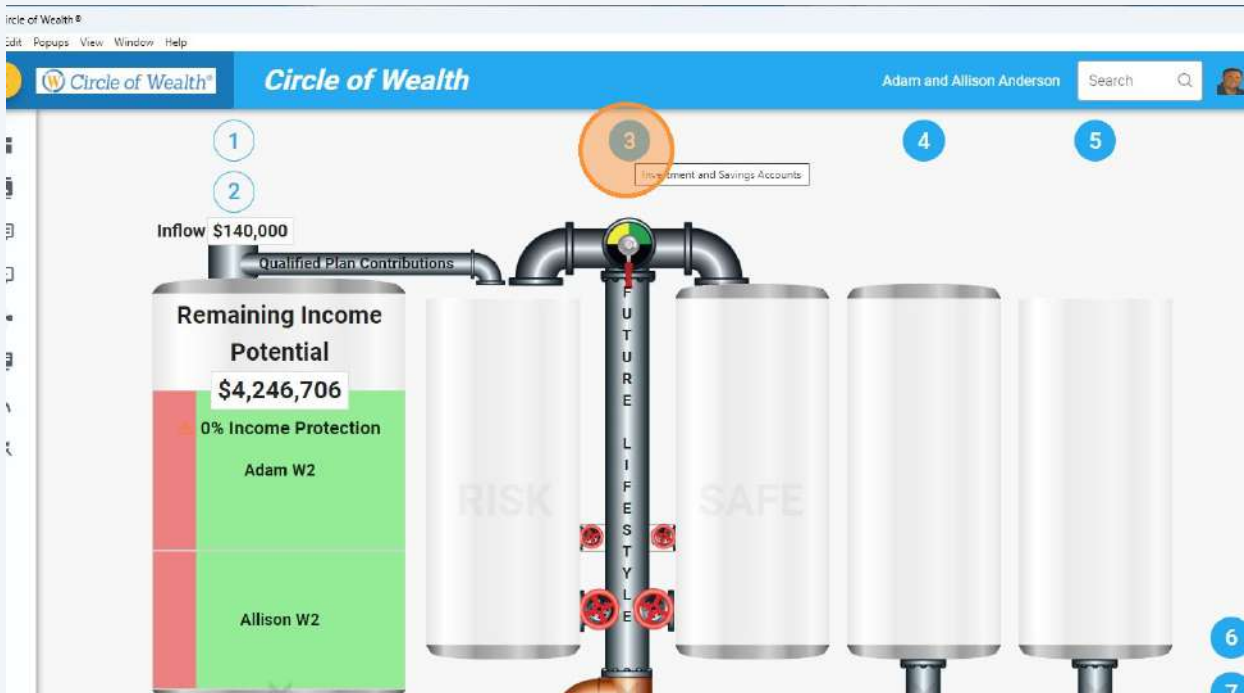
43

We are now done entering Inflow information, click "OK" to close the Earned Income, Defined Benefits, and Future Inflow Sources input screen.



44

Click the button marked "3".



45

This will open the "Investments, Savings, and Other Future Lifestyle Sources" Input Screen. Click "Add"

Remaining Income Potential  
\$4,246,706

Investments, Savings, and Other Future Lifestyle Sources

Name / Description	Balance	Rate
+ Add		
Allison W2		

Net Inflow \$140,000  
SI \$116,150  
After-Tax Cash Flow

Taxes Paid \$23,850

FGPS Scenario Present Position

46

The First Account on our list is "Adam 401k" This is a Tax Deferred with Before Tax dollars account, so select "Tax Def w/Before Tax \$".

Remaining Income Potential  
\$4,246,706

Investments, Savings, and Other Future Lifestyle Sources

Name / Description	Balance	Rate
+ Add		
Taxable		
Tax Def w/Before Tax \$		
Tax Def w/After Tax \$		
Tax Free		
Annuity		
Cash Value Insurance		
Property		
Note		

Net Inflow \$140,000  
SI \$116,150  
After-Tax Cash Flow

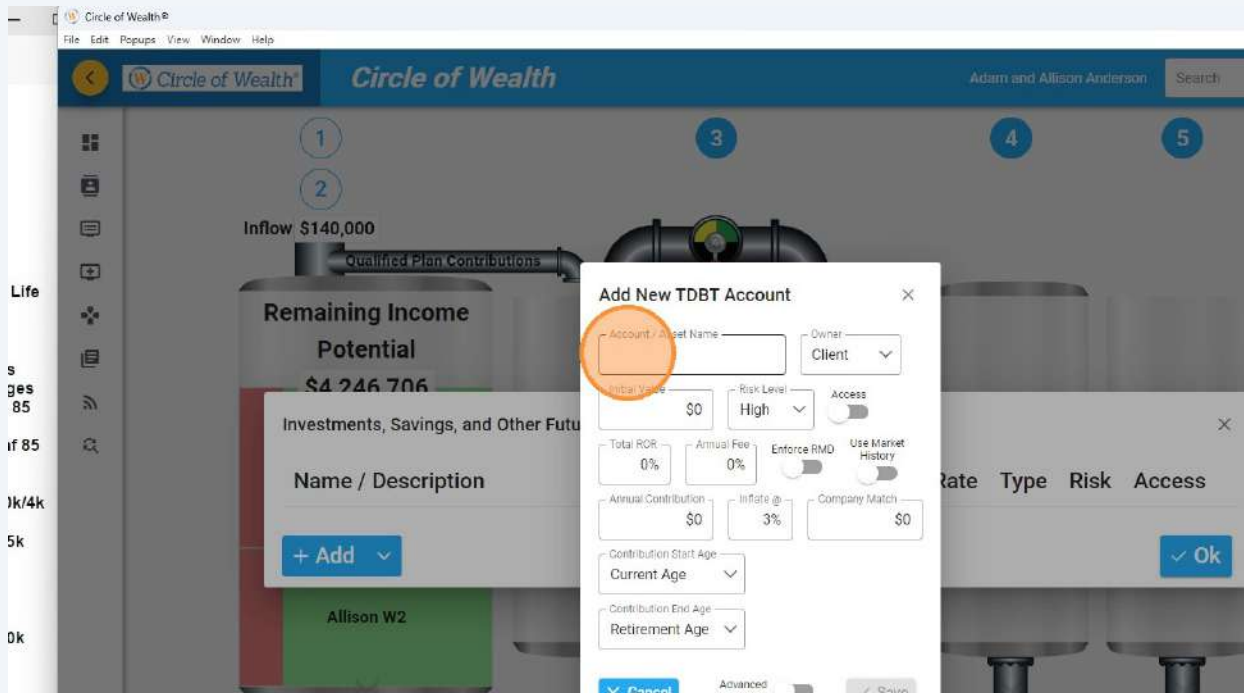
Taxes Paid \$23,850

FGPS Scenario Present Position

47

Input the following Variables: LEAVE ALL ENTRIES NOT MENTIONED BLANK OR IN CURRENT STATE

- Account/Asset Name: Adam 401k
- Initial Value:195000
- Total ROR: 6%
- Annual Contribution:10000
- Company Match:4000



48 Verify that your data entries match the image below then click "Save".

**Add New TDBT Account**

Account / Asset Name: Adam 401k      Owner: Client

Initial Value: \$195,000      Risk Level: High      Access:

Total ROR: 6%      Annual Fee: 0%      Enforce RMD:       Use Market History:

Annual Contribution: \$10,000      Inflation @: 3%      Company Match: \$4,000

Contribution Start Age: Current Age

Contribution End Age: Retirement Age

      Advanced Options     

49 Click "Add" to begin entry of the next account.

**Remaining Income Potential**

Investments, Savings, and Other Future Lifestyle Sources

Name / Description	Balance	Rate	Type
Adam 401k	\$195,000	6%	TDE

Net Inflow \$140,000      SI \$116,150      After-Tax Cash Flow

Taxes Paid \$23,850

Age: 59      Present Position

50

The next account on the list is Alison IRA, which is also a Tax Deferred with before tax dollars account, so select "Tax Def w/Before Tax \$".

The screenshot displays a financial planning application interface. On the left, a tree view lists assets and liabilities. The main area shows a 'Remaining Income Potential' section with a table of investments. A dropdown menu is open, highlighting the 'Tax Def w/Before Tax \$' option.

**Assets and Liabilities List:**

- Adam Age 59 retire 65 Life Exp 100
- Allison all same
- Inflows**
  - Adam W2 75000 Wages
  - Allison W2 65000 Wages
  - Adam SS 33240 2.5 Inf 85 tax
  - Allison SS 30264 2.5 Inf 85 tax
- Assets**
  - Adam 401k 195k 6% 10k/4k
  - Allison IRA 95k 6% 7k
  - Mult CDs 165k 2.5% 2.5k
- Liabilities**
  - Mortgage 110k 4.5% 1884.52
- Property**
  - 425k @ 3% 309kCB 500k CGE

**Investments, Savings, and Other Future Lifestyle Sources Table:**

Name / Description	Balance	Rate	Type
Adam 401k	\$195,000	6%	TDB

**Dropdown Menu Options:**

- Taxable
- Tax Def w/Before Tax \$
- Tax Def w/After Tax \$
- Tax Free
- Annuity
- Cash Value Insurance
- Property
- Note

**Financial Flow Diagram:**

W \$140,000 → SI \$116,150 → After-Tax Cash Flow

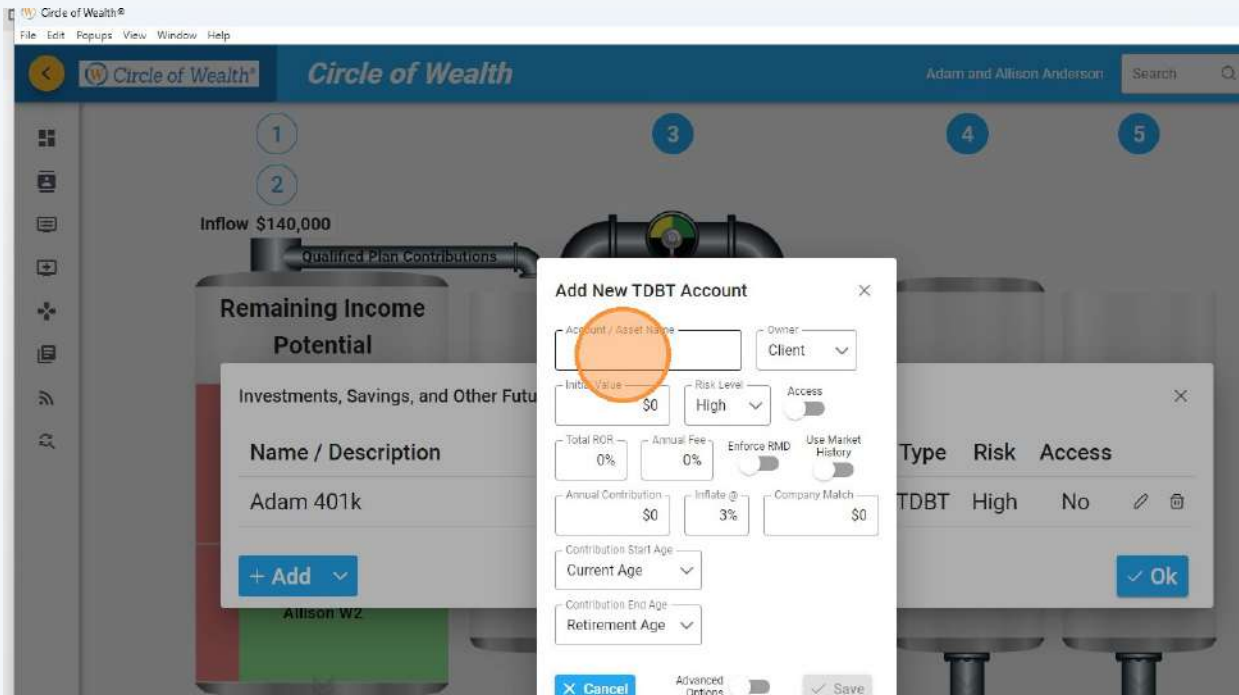
Taxes Paid \$23,850

FGPS Scenario Present Position

51

Input the following Variables: LEAVE ALL ENTRIES NOT MENTIONED BLANK OR IN CURRENT STATE

- Account/Asset Name: Allison IRA
- Select Owner to be Spouse
- Initial Value:95000
- Total ROR: 6%
- Annual Contribution:7000



52 Verify that your entries match the image below, then click "Save"

**Add New TDBT Account**

Account / Asset Name: Allison IRA    Owner: Spouse

Initial Value: \$95,000    Risk Level: High    Access:

Total ROR: 6%    Annual Fee: 0%    Enforce RMD:     Use Market History:

Annual Contribution: \$7,000    Inflation @: 3%    Company Match: \$0

Contribution Start Age: Current Age    Contribution End Age: Retirement Age

Buttons: Cancel, Save, Ok

53 Click "Add" to add our next Account

**Remaining Income**

Investments, Savings, and Other Future Lifestyle Sources

Name / Description	Balance	Rate	Type
Adam 401k	\$195,000	6%	TDE
Allison IRA	\$95,000	6%	TDE

Buttons: + Add

Net Inflow: \$140,000    Taxes Paid: \$23,850    After-Tax Cash Flow

Age: 59    Present Position

54

Our Next Account is going to be a CD Account. This is a Taxable Account type so select "Taxable".

The screenshot shows the Circle of Wealth software interface. On the left is a sidebar menu for 'Adam and Allison Anderson' with categories like Financial Assumptions, Client & Spouse, Inflows, Assets, Liabilities, and Property. The main area displays a flow diagram with an 'Inflow \$140,000' and a 'Taxable' dropdown menu highlighted in orange. The dropdown menu lists options: Taxable, Tax Def w/Before Tax \$, Tax Def w/After Tax \$, Tax Free, Annuity, Cash Value Insurance, Property, and Note. Below the menu is a '+ Add' button. On the right, a table titled 'Other Future Lifestyle Sources' is partially visible.

	Balance	Rate	Type
Cash Value Insurance	\$195,000	6%	TDE
Property	\$95,000	6%	TDE

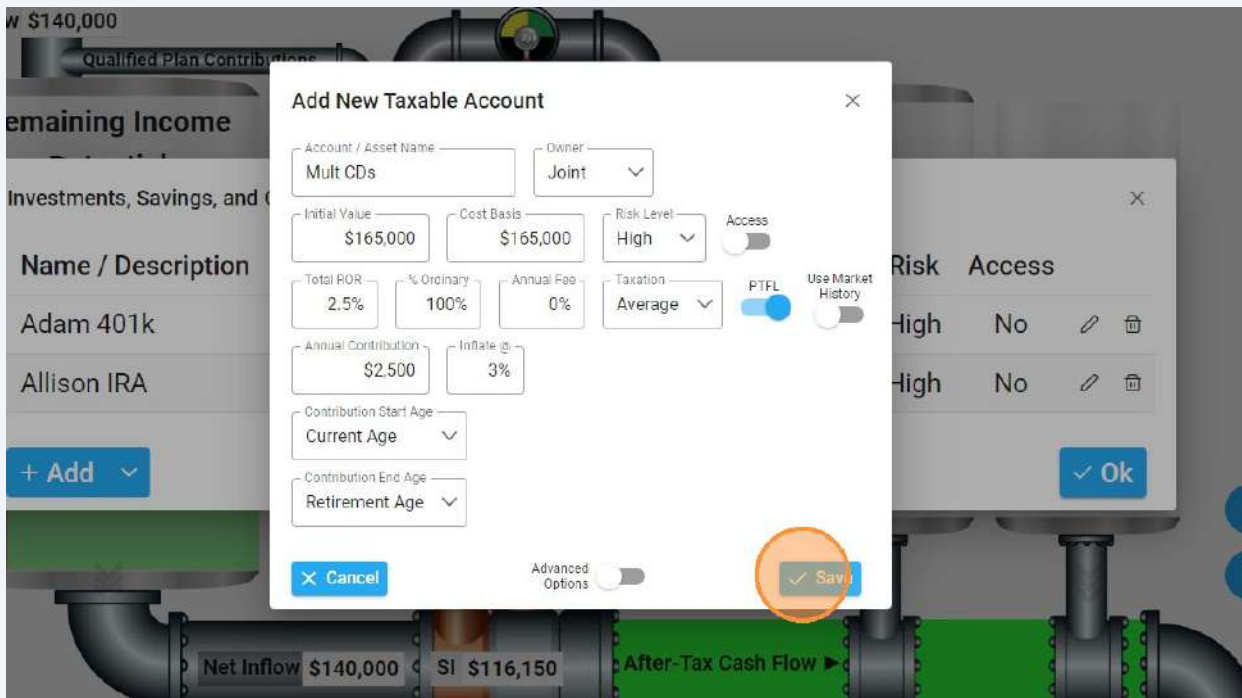
55

Input the following Variables: LEAVE ALL ENTRIES NOT MENTIONED BLANK OR IN CURRENT STATE

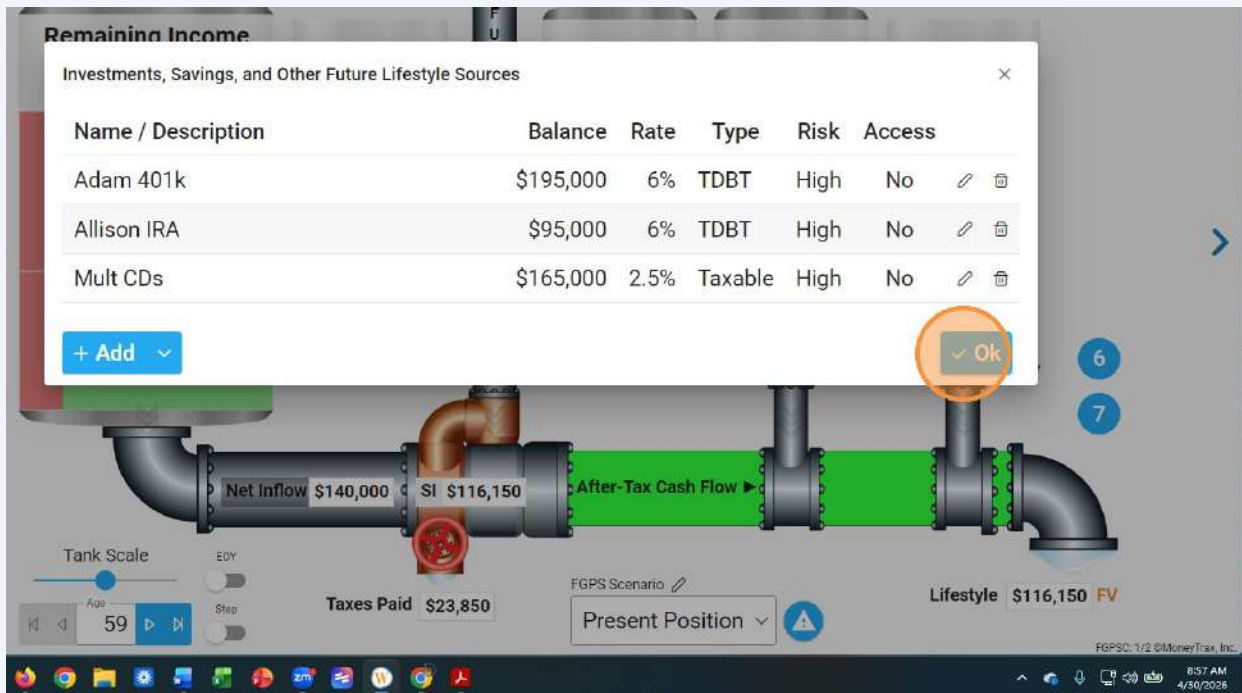
- Account/Asset Name: Mult CDs
- Select Owner to be Joint
- Initial Value:165000
- Cost Basis:165000
- Total ROR: 2.5%
- Annual Contribution:2500



56 Verify that all of the entries match below, then click "Save".

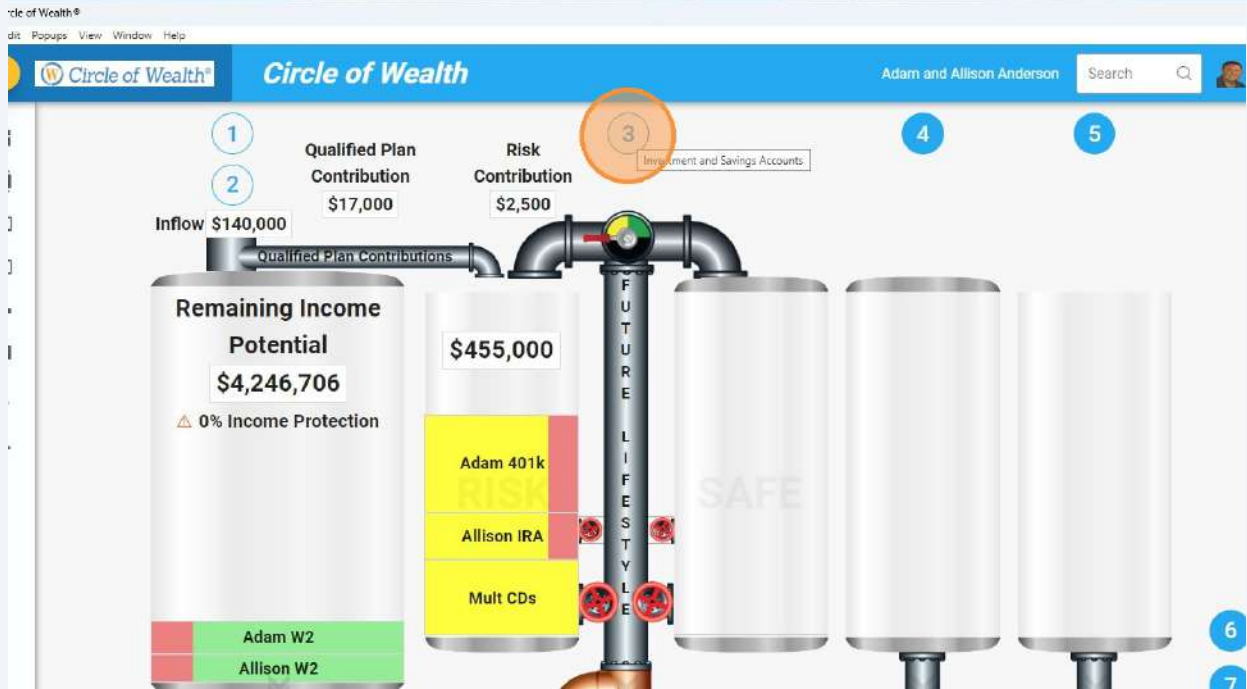


57 Click "OK" to close the Investments, Savings and Future Lifestyle Sources input screen.



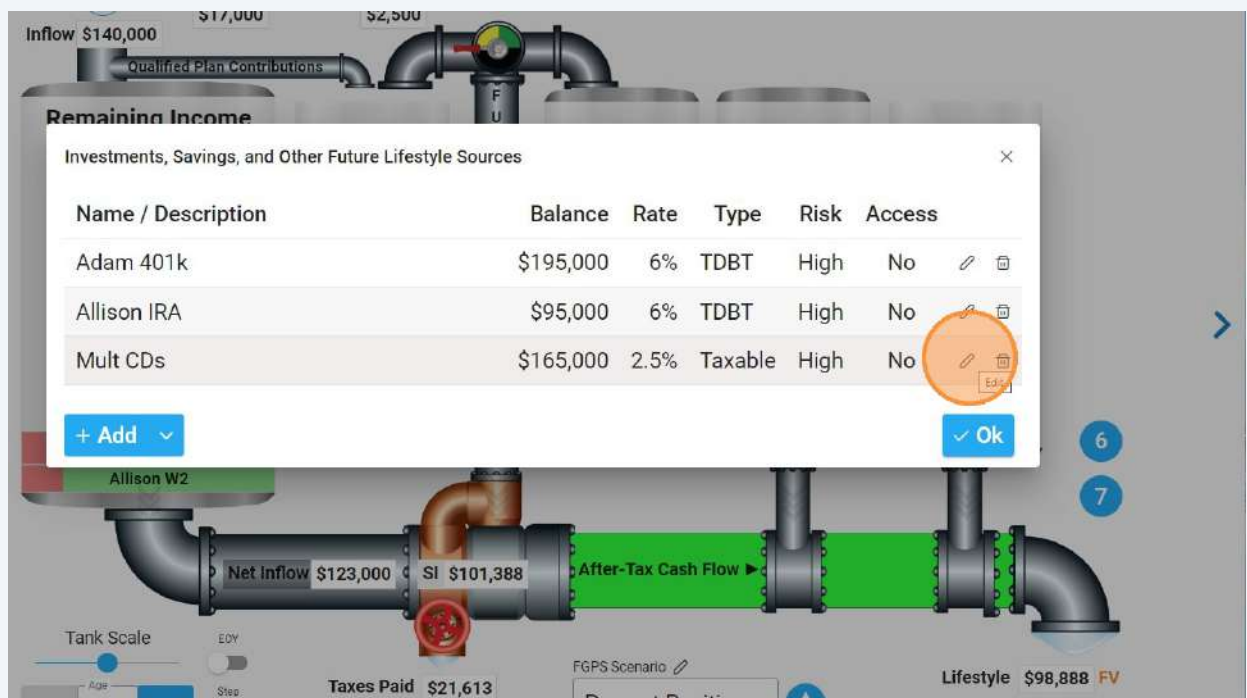
58

We Made an error(whoops)! note that the "Mult CDs" account is in the Risk Tank. It should be in the Safe Tank. click on "3".

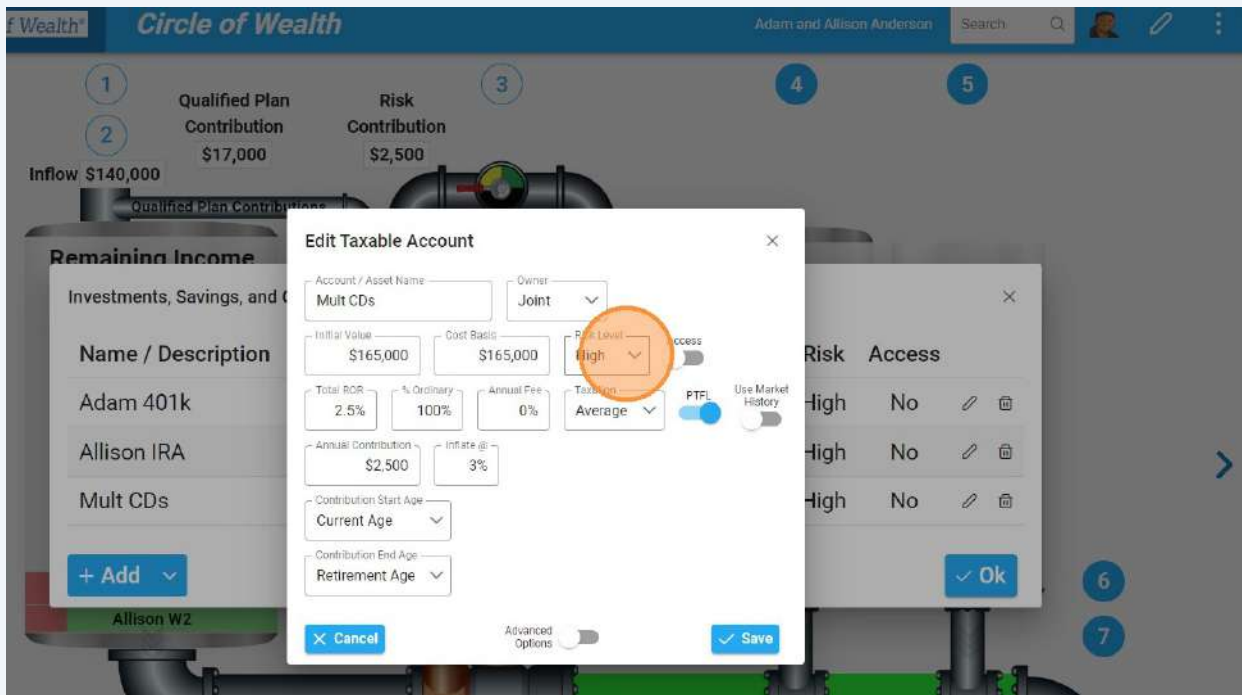


59

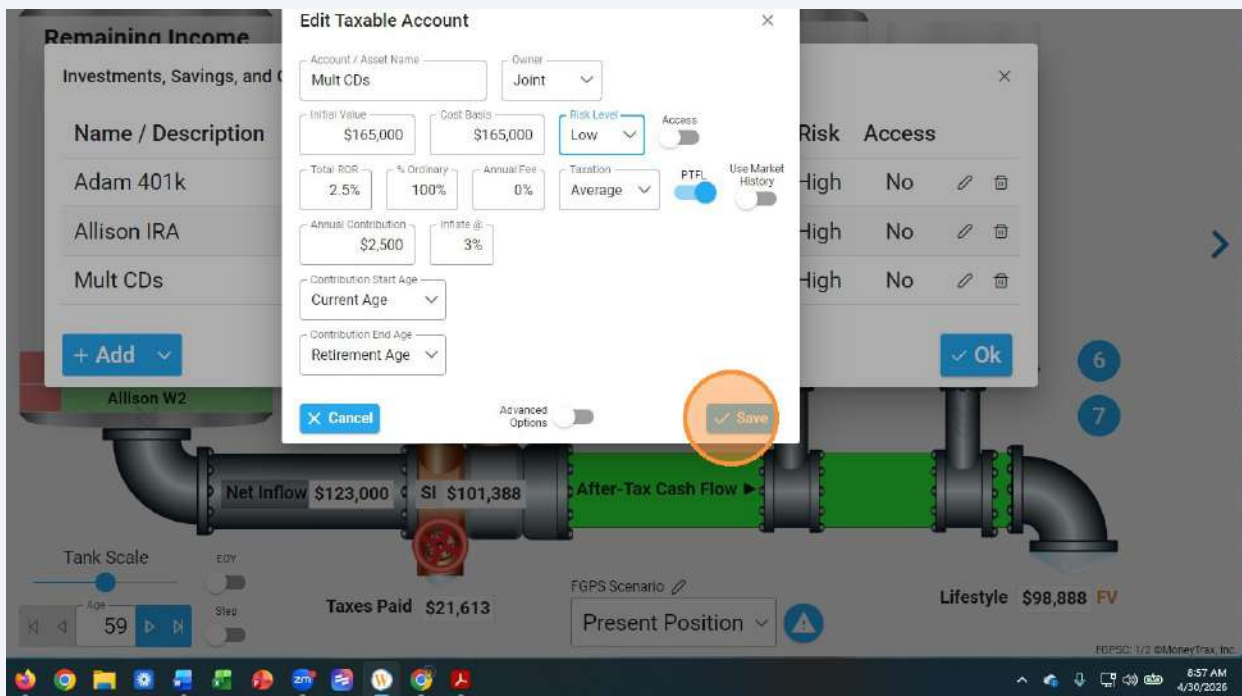
Click on the Pencil Icon to edit an account you have already saved.



60 Click the drop down arrow for "Risk Level" and select Low.



61 Note: High and Medium Risk will reside in the Risk Tank, Low will reside in the Safe Tank. Click Save.



62 Click "OK" to Close the Investments input screen.

Name / Description	Balance	Rate	Type	Risk	Access
Adam 401k	\$195,000	6%	TDBT	High	No
Allison IRA	\$95,000	6%	TDBT	High	No
Mult CDs	\$165,000	2.5%	Taxable	Low	No

Net Inflow \$123,000    SI \$101,388    After-Tax Cash Flow

Taxes Paid \$21,613    Lifestyle \$98,888 FV

63 Much Better! We are now ready to move on to Step 4. Click "4" to begin.

Remaining Income Potential: \$4,246,706

Qualified Plan Contribution: \$17,000

Safe Contribution: \$2,500

Adam 401k

Allison IRA

Mult CDs

FUTURE LIFESTYLE

64

This will open the Mortgages, Installment Loans, and Credit Lines input screen click "Add" to add an account.

The screenshot shows a financial planning software interface. On the left, there is a tree view of client data including 'Client & Spouse', 'Inflows', 'Assets', 'Liabilities', and 'Property'. The main area displays a 'Remaining Income Potential' diagram with tanks and pipes. A dialog box titled 'Mortgages, Installment Loans and Credit Lines' is open, showing a table with columns 'Name / Description', 'Balance', 'Rate', and 'Month'. An orange circle highlights the '+ Add' button in the dialog. Below the dialog, the diagram shows 'Net Inflow \$123,000', 'SI \$101,388', and 'After-Tax Cash Flow'. At the bottom, there are controls for 'Tank Scale', 'Age' (set to 59), 'Taxes Paid \$21,613', and 'Present Position'.

65

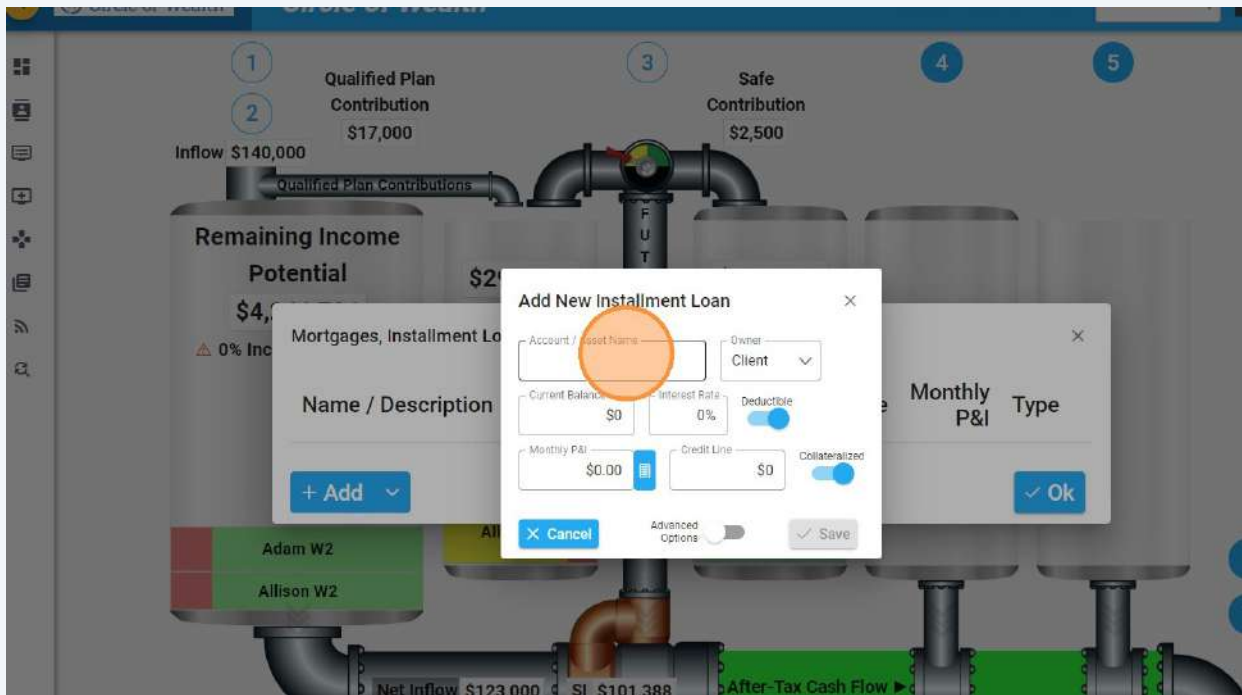
We have a mortgage to enter, so select "Installment Loan".

This screenshot is similar to the previous one, but the dropdown menu in the dialog box is now open, showing options: 'Installment Loan' (which is selected and highlighted with an orange circle) and 'Credit Card'. The rest of the interface, including the tree view, diagram, and controls, remains the same.

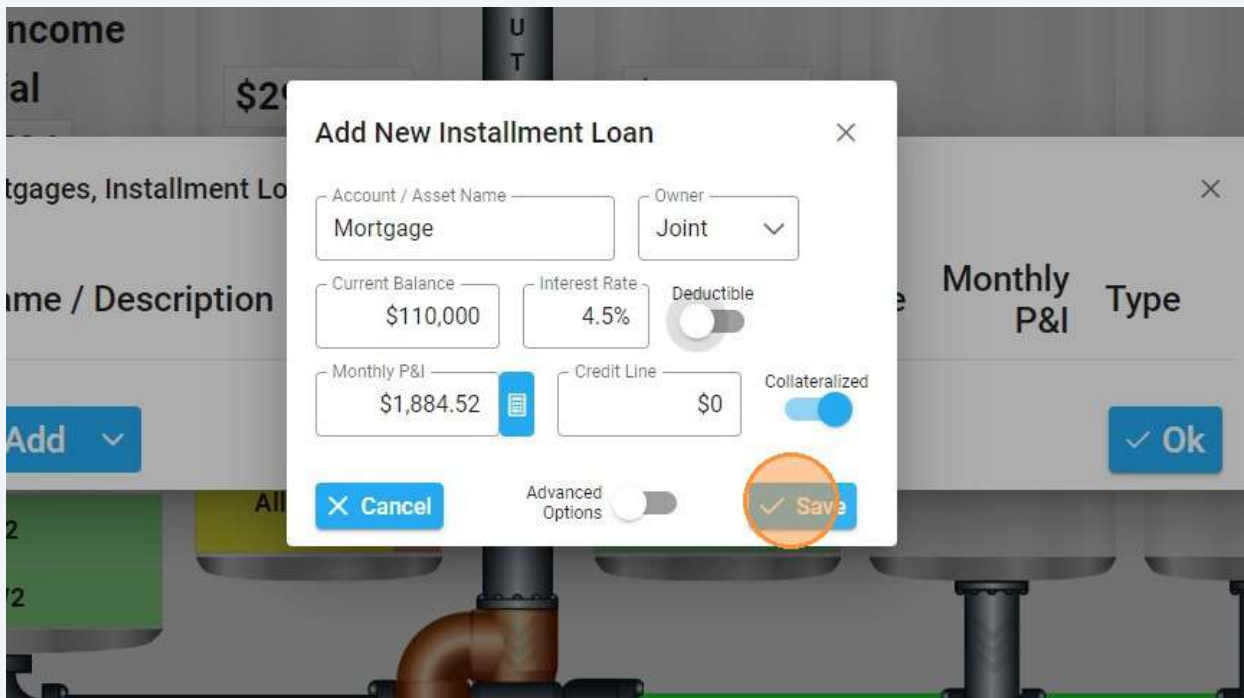
66

Input the following Variables: LEAVE ALL ENTRIES NOT MENTIONED BLANK OR IN CURRENT STATE

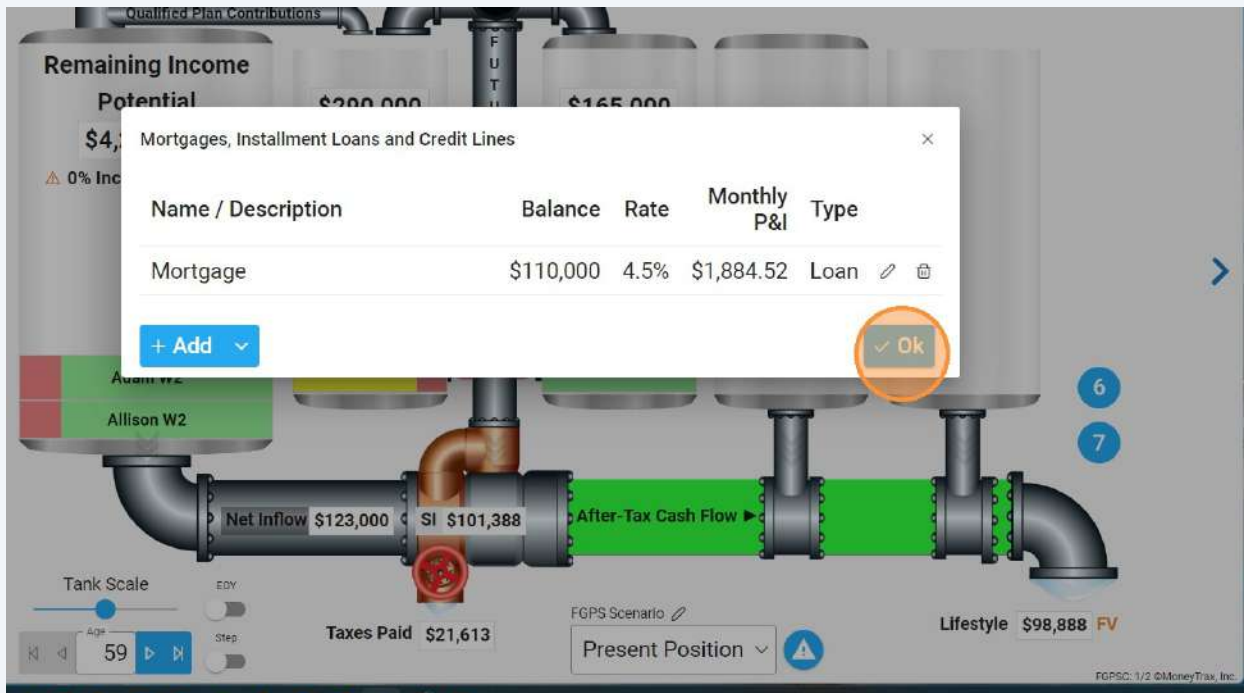
- Account/Asset Name: Mortgage
- Select Owner to be Joint
- Current Balance: 110000
- Interest Rate: 4.5%
- Turn off Deductible Slider
- Monthly Payment: 1884.52



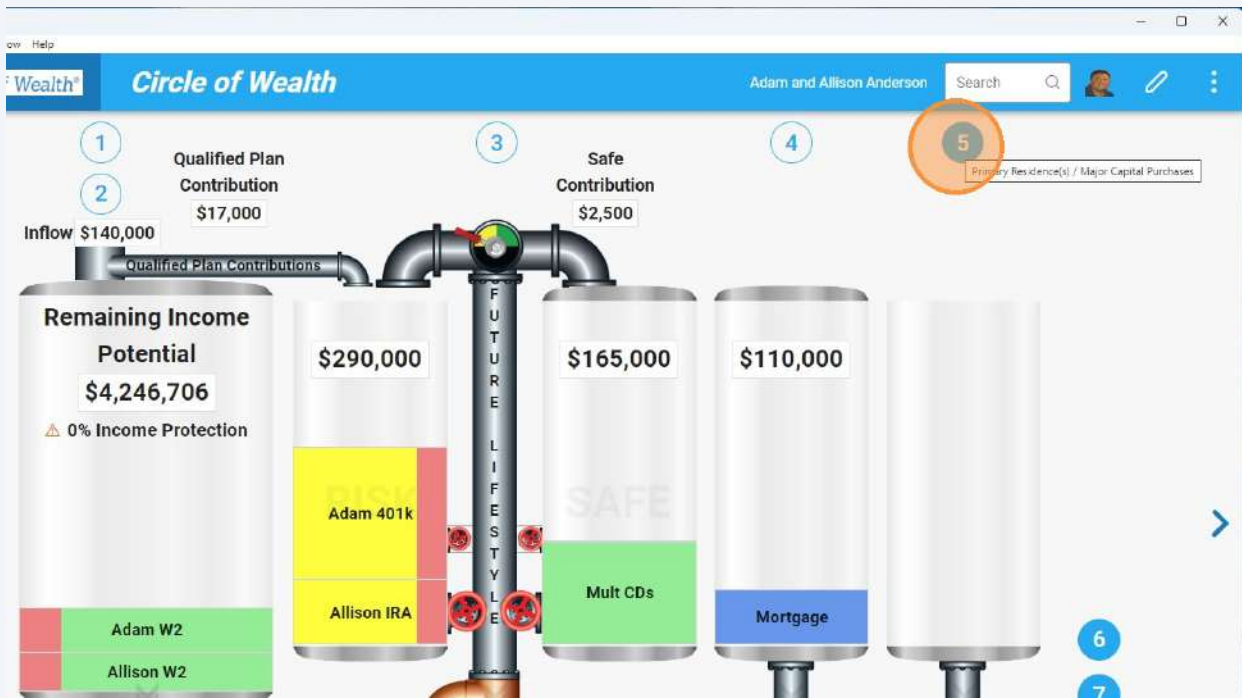
67 Verify all of your entries match the image below, then click "Save"



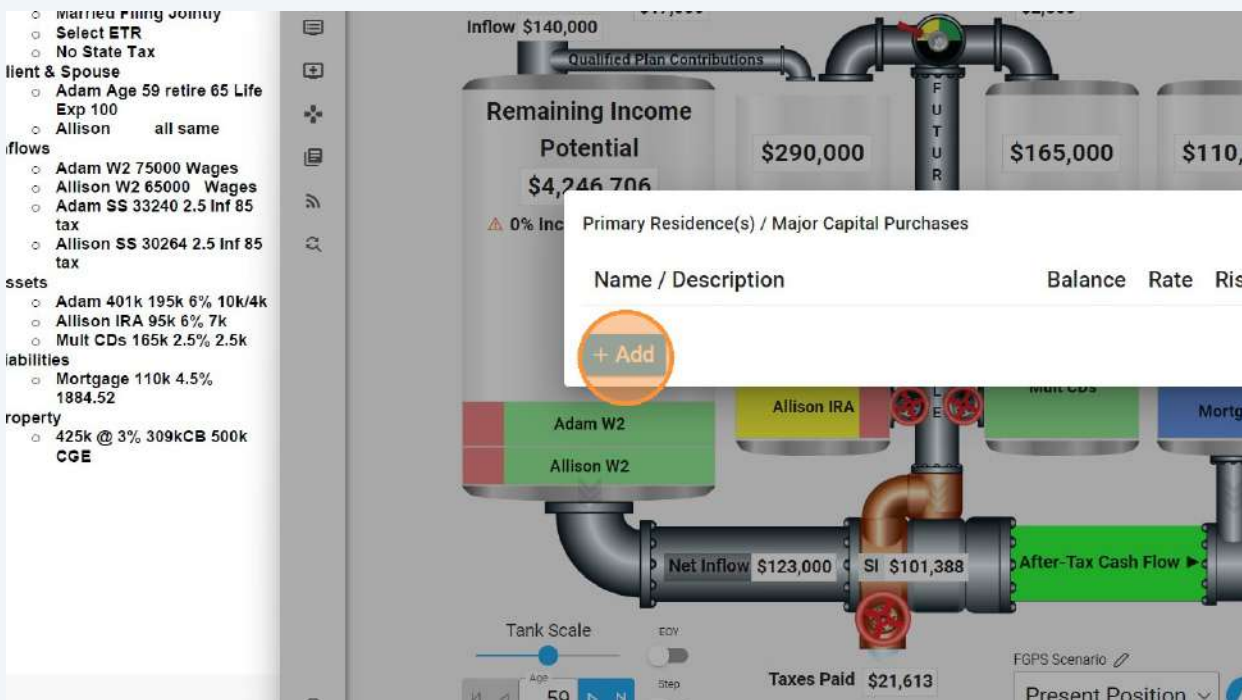
68 Click "OK" to close the Mortgages, Installment Loans, and Credit Lines input screen.



69 Click on Step 5



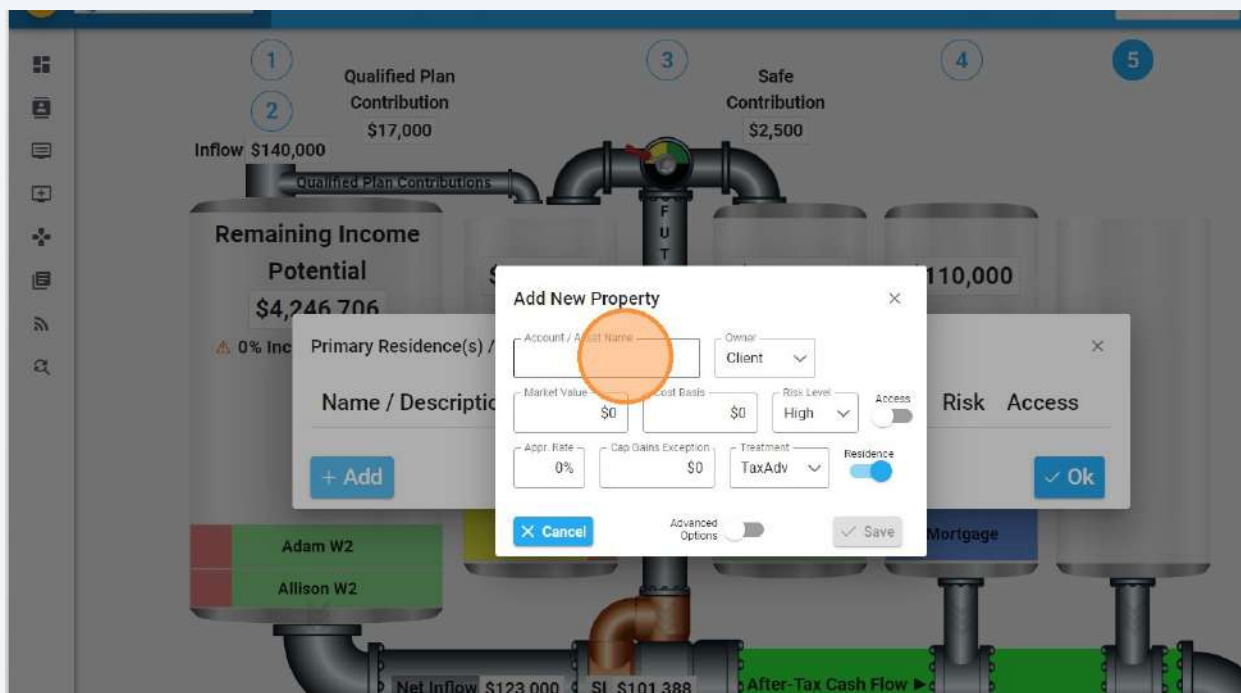
70 This will open the Primary Residence(s)/ Major Capital Purchases Input Screen. Click "Add"



71

Input the following Variables: LEAVE ALL ENTRIES NOT MENTIONED BLANK OR IN CURRENT STATE

- Account/Asset Name: Home
- Select Owner to be Joint
- Market Value: 425000
- Cost Basis: 309000
- Risk Level Set to Low
- Appr. Rate: 3%
- Cap Gains Exception: 500000



72 Verify your entries match the image below and click "Save"

**Add New Property**

Account / Asset Name: Home      Owner: Joint

Market Value: \$425,000      Cost Basis: \$309,000      Risk Level: Low

Appr. Rate: 3%      Cap Gains Exception: \$500,000      Treatment: TaxAdv

Residence:

Access:

Advanced Options:

Buttons: Cancel, Save

73 Click :OK" to close the Primary Residence / Major Capital Purchases input scree.

**Primary Residence(s) / Major Capital Purchases**

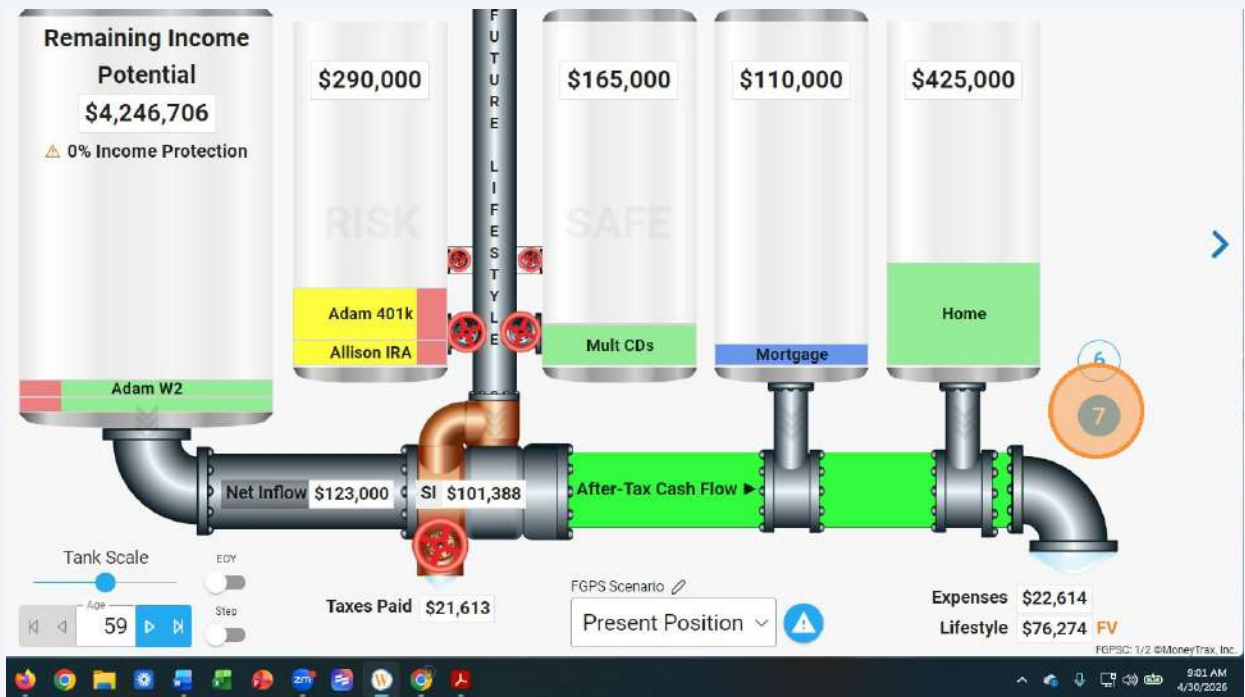
Name / Description	Balance	Rate	Risk	Access
Home	\$425,000	3%	Low	No

Buttons: + Add, Ok

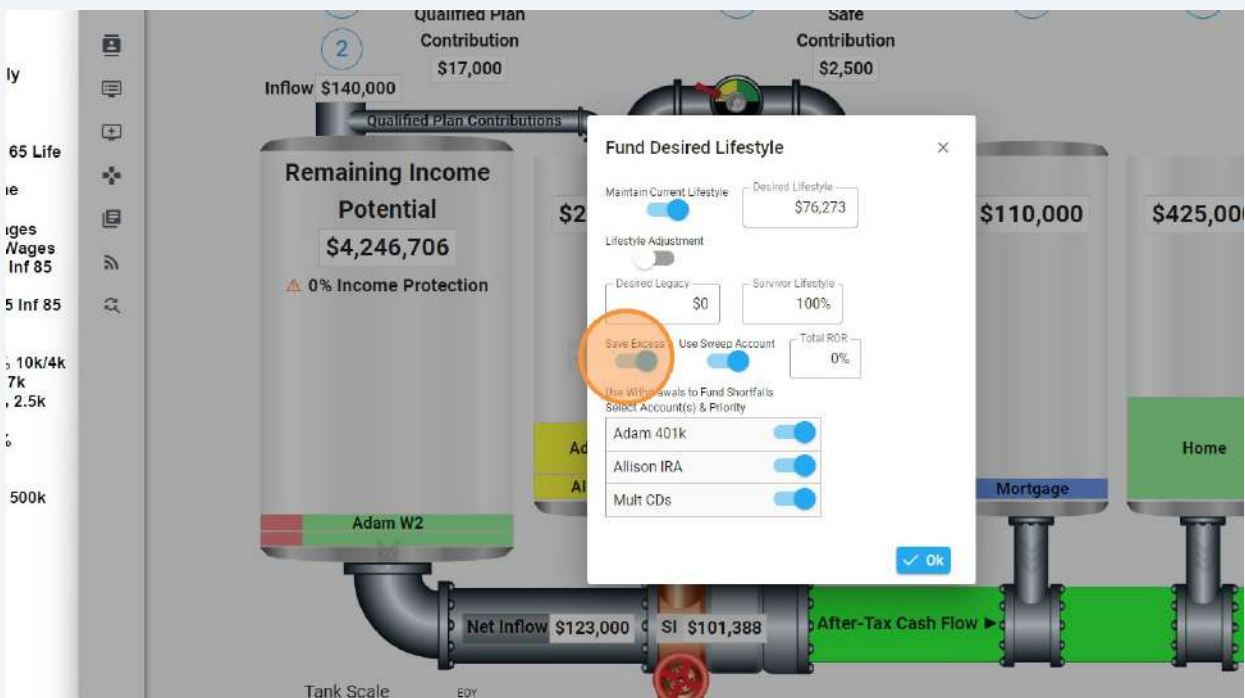
Background Data:

- Remaining Income Potential: \$290,000, \$165,000, \$110,000
- Net Inflow: \$123,000
- SI: \$101,388
- Taxes Paid: \$21,613
- Expenses: \$22,614
- Lifestyle: \$76,274

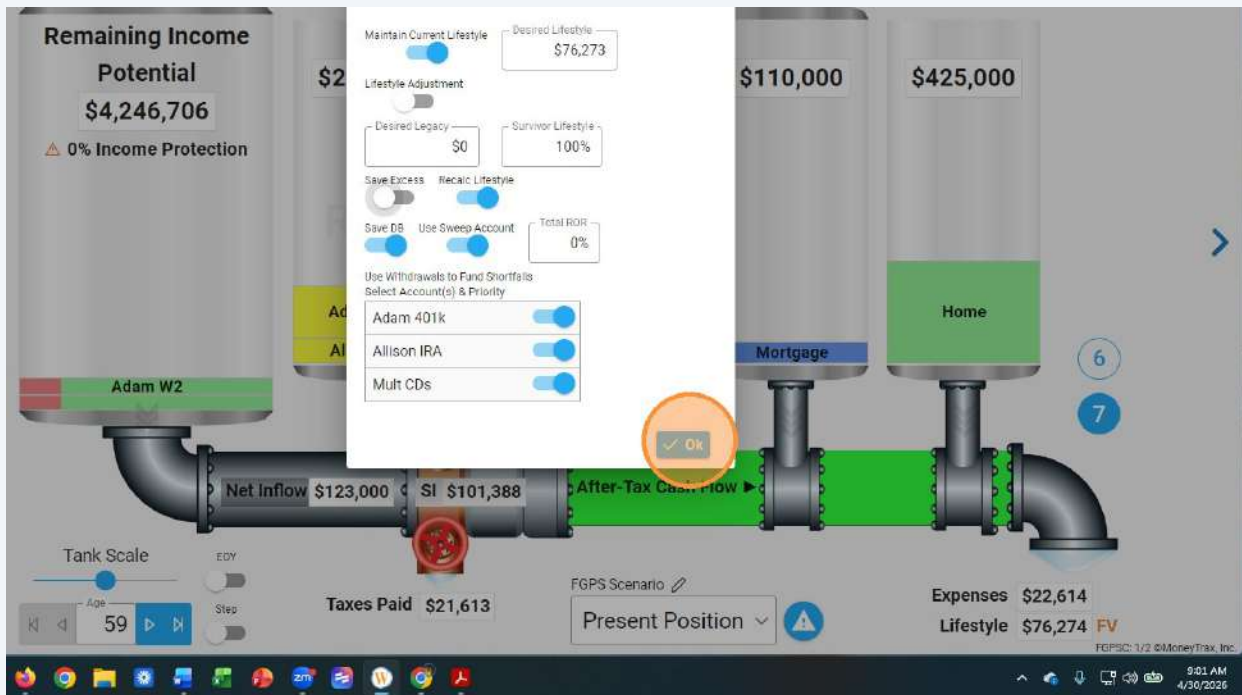
74 Click "7".



75 Turn off "Save Excess".



76 Click "OK".



77 You have now entered your case! Verify the numbers on the screen for the first year. Review any areas where the numbers do not match.

