

**FINANCIAL PLANNING REPORT**  
Jonathan and Sarah Edwards

**Prepared by:**

**Mr. Sample Planner**

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**Jonathan and Sarah Edwards**

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**Financial Profile**

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**Client Profile**  
**Jonathan and Sarah Edwards**

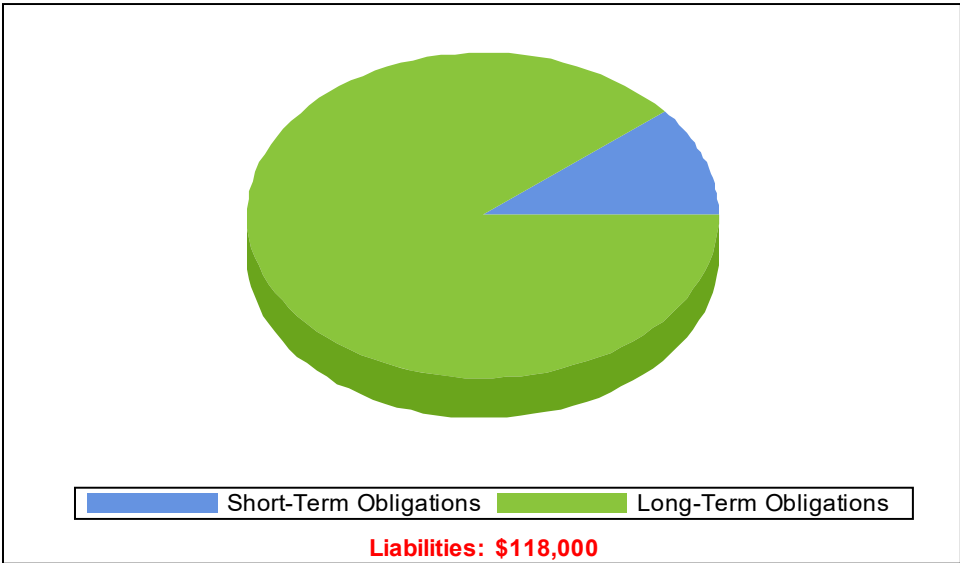
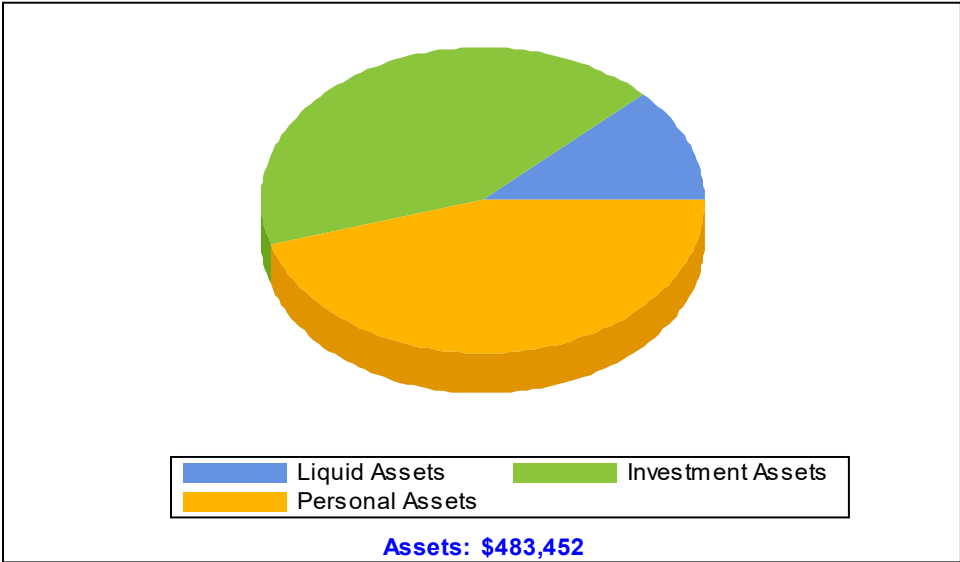
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**Net Worth Information**  
**Jonathan and Sarah Edwards**

|                                     | <u>Jonathan</u>  | <u>Sarah</u>    | <u>Joint</u>     | <u>Total</u>     |
|-------------------------------------|------------------|-----------------|------------------|------------------|
| <b>Liquid Assets</b>                |                  |                 |                  |                  |
| Cash (Checking, Savings Accts)      | \$0              | \$0             | \$0              | \$0              |
| Cash Value of Life Insurance        | \$22,600         | \$0             | \$0              | \$22,600         |
| Money Market Funds                  | \$3              | \$0             | \$10,000         | \$10,003         |
| Notes:Ownership = 51%               |                  |                 |                  |                  |
| Basis = \$1,200                     |                  |                 |                  |                  |
| Goal = \$2,300                      |                  |                 |                  |                  |
| Joint = False                       |                  |                 |                  |                  |
| Savings Certificates                | \$1,200          | \$600           | \$0              | \$1,800          |
| Treasury Bills                      | \$2,000          | \$0             | \$0              | \$2,000          |
| Savings Bonds                       | \$14,038         | \$8,292         | \$166            | \$22,496         |
| <b>Total Liquid Assets</b>          | <b>\$39,841</b>  | <b>\$8,892</b>  | <b>\$10,166</b>  | <b>\$58,899</b>  |
| <b>Investment Assets</b>            |                  |                 |                  |                  |
| Marketable Securities: Stocks       | \$0              | \$0             | \$20,000         | \$20,000         |
| Marketable Securities: Bonds        | \$10,100         | \$5,836         | \$117            | \$16,053         |
| Mortgage Receivable                 | \$0              | \$0             | \$70,000         | \$70,000         |
| Other Investment Assets             | \$1,200          | \$0             | \$0              | \$1,200          |
| Real Estate (Investment)            | \$0              | \$0             | \$50,000         | \$50,000         |
| Retirement Funds                    | \$48,000         | \$0             | \$0              | \$48,000         |
| <b>Total Investment Assets</b>      | <b>\$59,300</b>  | <b>\$5,836</b>  | <b>\$140,117</b> | <b>\$205,253</b> |
| <b>Personal Assets</b>              |                  |                 |                  |                  |
| Residence                           | \$0              | \$0             | \$100,000        | \$100,000        |
| Household Furnishings               | \$0              | \$0             | \$30,000         | \$30,000         |
| Jewelry, Art and Antiques           | \$0              | \$0             | \$17,500         | \$17,500         |
| Vacation Home                       | \$0              | \$0             | \$20,000         | \$20,000         |
| Boats                               | \$0              | \$0             | \$12,000         | \$12,000         |
| Vehicles                            | \$0              | \$0             | \$35,000         | \$35,000         |
| Other Personal Assets               | \$1,800          | \$0             | \$3,000          | \$4,800          |
| <b>Total Personal Assets</b>        | <b>\$1,800</b>   | <b>\$0</b>      | <b>\$217,500</b> | <b>\$219,300</b> |
| <b>Total Assets</b>                 | <b>\$100,941</b> | <b>\$14,728</b> | <b>\$367,783</b> | <b>\$483,452</b> |
| <b>Short-Term Obligations</b>       |                  |                 |                  |                  |
| Consumer Credit Obligations         | \$0              | \$0             | \$3,000          | \$3,000          |
| Installment Loans-Auto              | \$0              | \$0             | \$10,000         | \$10,000         |
| <b>Total Short-Term Obligations</b> | <b>\$0</b>       | <b>\$0</b>      | <b>\$13,000</b>  | <b>\$13,000</b>  |
| <b>Long-Term Obligations</b>        |                  |                 |                  |                  |
| Mortgage on Personal Residence      | \$0              | \$0             | \$100,000        | \$100,000        |
| Mortgage-Vacation Home              | \$0              | \$0             | \$5,000          | \$5,000          |
| <b>Total Long-Term Obligations</b>  | <b>\$0</b>       | <b>\$0</b>      | <b>\$105,000</b> | <b>\$105,000</b> |
| <b>Total Liabilities</b>            | <b>\$0</b>       | <b>\$0</b>      | <b>\$118,000</b> | <b>\$118,000</b> |
| <b>Net Worth</b>                    | <b>\$100,941</b> | <b>\$14,728</b> | <b>\$249,783</b> | <b>\$365,452</b> |

**Net Worth Information**  
**Jonathan and Sarah Edwards**



This net worth statement, as of 2\_20\_2020, was prepared from information that you provided to assist you in developing your financial plan. Accordingly, it should not be used for any other purpose.

**Client Information**  
**Jonathan and Sarah Edwards**

|                              |                            |                    |                |
|------------------------------|----------------------------|--------------------|----------------|
| <b>Client name (couple):</b> | Jonathan and Sarah Edwards |                    |                |
| <b>Address line 1:</b>       | 4601 Hillsboro Pike        |                    |                |
| <b>Address line 2:</b>       |                            |                    |                |
| <b>City:</b>                 | Nashville                  | <b>State:</b>      | TN             |
| <b>Country:</b>              | USA                        | <b>Zip:</b>        | 37219          |
| <b>Home phone:</b>           | (555) 242-1234             | <b>Work phone:</b> | (555) 242-4321 |

**Client I name:** Jonathan Edwards  
**Place of birth:** Boston, MA      **Date of Birth:** 6/19/1962  
**Citizenship:** USA      **Social Security #:** 222-33-4444  
**Comments:**

**Client II name:** Sarah Edwards  
**Place of birth:** Jackson, TN      **Date of Birth:** 5/19/1959  
**Citizenship:** USA      **Social Security #:** 333-44-5555  
**Comments:**

**Place married:** Jackson, TN.  
**Year married:** 1974  
**Either been previously married:**  
No

**Community property; States lived in; Dates and places:**  
None

**Children - names, addresses, birth dates, marital status, and grandchildren:**  
Sally 03-19-83 Single  
Sam 10-16-89 Single

**Other dependents and beneficiaries:**

## **Summary of Goals and Objectives**

**Jonathan and Sarah Edwards**

### **Summary of goals and objectives.**

1. Develop an investment strategy
2. Provide funds for your children's college education
3. Develop a plan for disposition of family business
4. Plan for financial independence in 10 years
5. Provide a trust fund to provide for care of elderly parents

**Key Factors**  
**Jonathan and Sarah Edwards**

- Health History**      Cost of medical care will increase; Long Term Care may be necessary at some point.
- Industry changes**    Relocation could be a factor. Liquidity may be serious requirement
- Parents' health**      Uncertain parental needs require flexibility.



**Financial Profile**  
**Jonathan and Sarah Edwards**

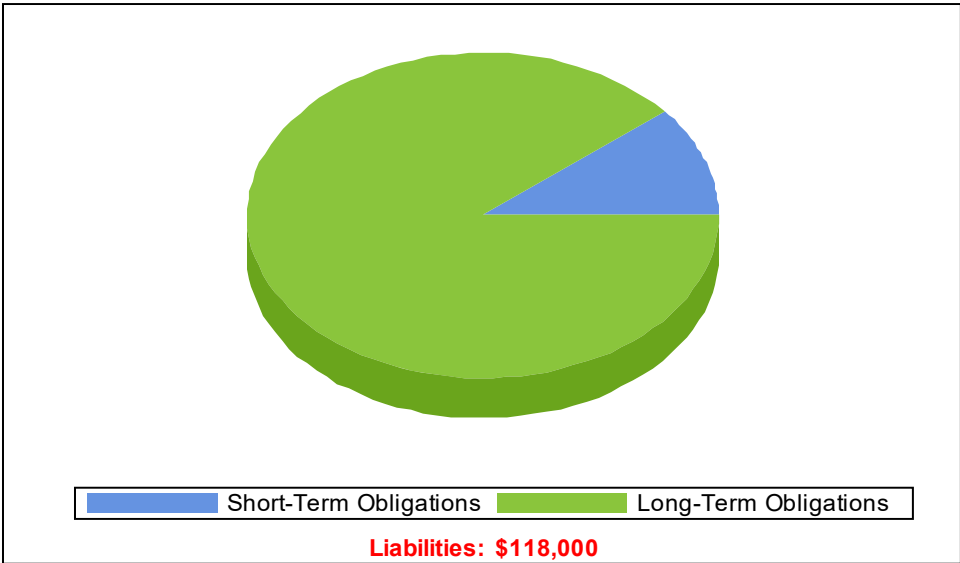
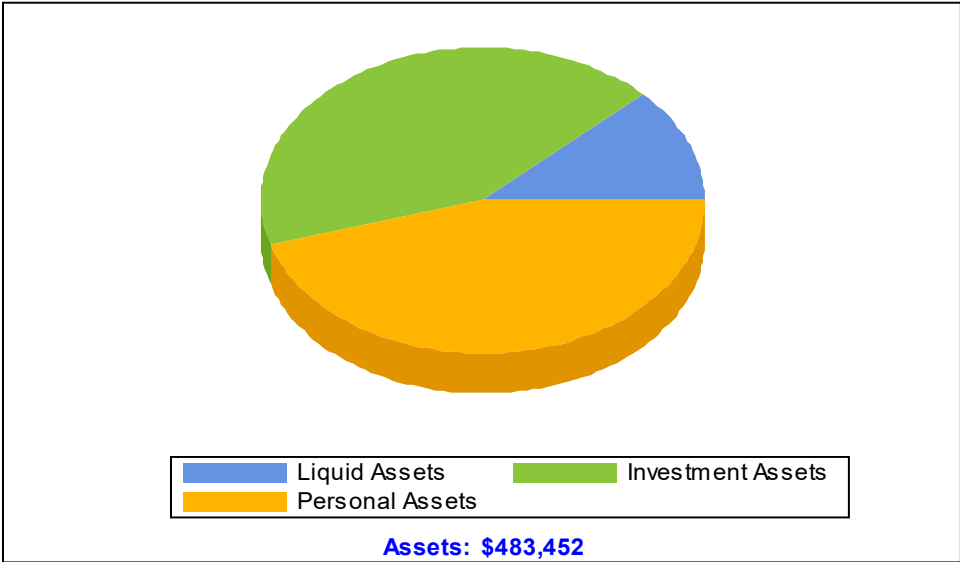
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**Net Worth Information**  
**Jonathan and Sarah Edwards**

|                                     | <u>Jonathan</u>  | <u>Sarah</u>    | <u>Joint</u>     | <u>Total</u>     |
|-------------------------------------|------------------|-----------------|------------------|------------------|
| <b>Liquid Assets</b>                |                  |                 |                  |                  |
| Cash (Checking, Savings Accts)      | \$0              | \$0             | \$0              | \$0              |
| Cash Value of Life Insurance        | \$22,600         | \$0             | \$0              | \$22,600         |
| Money Market Funds                  | \$3              | \$0             | \$10,000         | \$10,003         |
| Notes:Ownership = 51%               |                  |                 |                  |                  |
| Basis = \$1,200                     |                  |                 |                  |                  |
| Goal = \$2,300                      |                  |                 |                  |                  |
| Joint = False                       |                  |                 |                  |                  |
| Savings Certificates                | \$1,200          | \$600           | \$0              | \$1,800          |
| Treasury Bills                      | \$2,000          | \$0             | \$0              | \$2,000          |
| Savings Bonds                       | \$14,038         | \$8,292         | \$166            | \$22,496         |
| <b>Total Liquid Assets</b>          | <b>\$39,841</b>  | <b>\$8,892</b>  | <b>\$10,166</b>  | <b>\$58,899</b>  |
| <b>Investment Assets</b>            |                  |                 |                  |                  |
| Marketable Securities: Stocks       | \$0              | \$0             | \$20,000         | \$20,000         |
| Marketable Securities: Bonds        | \$10,100         | \$5,836         | \$117            | \$16,053         |
| Mortgage Receivable                 | \$0              | \$0             | \$70,000         | \$70,000         |
| Other Investment Assets             | \$1,200          | \$0             | \$0              | \$1,200          |
| Real Estate (Investment)            | \$0              | \$0             | \$50,000         | \$50,000         |
| Retirement Funds                    | \$48,000         | \$0             | \$0              | \$48,000         |
| <b>Total Investment Assets</b>      | <b>\$59,300</b>  | <b>\$5,836</b>  | <b>\$140,117</b> | <b>\$205,253</b> |
| <b>Personal Assets</b>              |                  |                 |                  |                  |
| Residence                           | \$0              | \$0             | \$100,000        | \$100,000        |
| Household Furnishings               | \$0              | \$0             | \$30,000         | \$30,000         |
| Jewelry, Art and Antiques           | \$0              | \$0             | \$17,500         | \$17,500         |
| Vacation Home                       | \$0              | \$0             | \$20,000         | \$20,000         |
| Boats                               | \$0              | \$0             | \$12,000         | \$12,000         |
| Vehicles                            | \$0              | \$0             | \$35,000         | \$35,000         |
| Other Personal Assets               | \$1,800          | \$0             | \$3,000          | \$4,800          |
| <b>Total Personal Assets</b>        | <b>\$1,800</b>   | <b>\$0</b>      | <b>\$217,500</b> | <b>\$219,300</b> |
| <b>Total Assets</b>                 | <b>\$100,941</b> | <b>\$14,728</b> | <b>\$367,783</b> | <b>\$483,452</b> |
| <b>Short-Term Obligations</b>       |                  |                 |                  |                  |
| Consumer Credit Obligations         | \$0              | \$0             | \$3,000          | \$3,000          |
| Installment Loans-Auto              | \$0              | \$0             | \$10,000         | \$10,000         |
| <b>Total Short-Term Obligations</b> | <b>\$0</b>       | <b>\$0</b>      | <b>\$13,000</b>  | <b>\$13,000</b>  |
| <b>Long-Term Obligations</b>        |                  |                 |                  |                  |
| Mortgage on Personal Residence      | \$0              | \$0             | \$100,000        | \$100,000        |
| Mortgage-Vacation Home              | \$0              | \$0             | \$5,000          | \$5,000          |
| <b>Total Long-Term Obligations</b>  | <b>\$0</b>       | <b>\$0</b>      | <b>\$105,000</b> | <b>\$105,000</b> |
| <b>Total Liabilities</b>            | <b>\$0</b>       | <b>\$0</b>      | <b>\$118,000</b> | <b>\$118,000</b> |
| <b>Net Worth</b>                    | <b>\$100,941</b> | <b>\$14,728</b> | <b>\$249,783</b> | <b>\$365,452</b> |

**Net Worth Information**  
**Jonathan and Sarah Edwards**



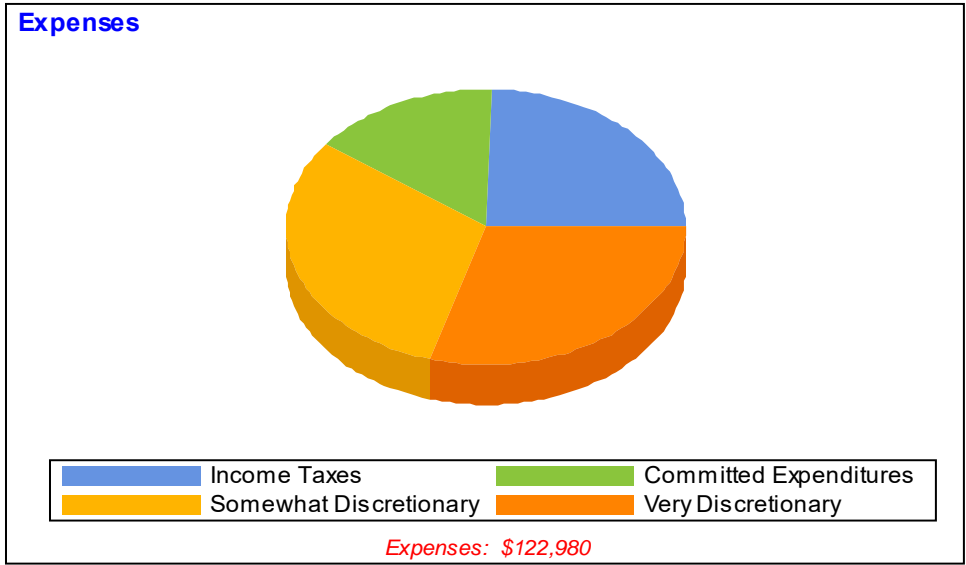
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**Budget Information**  
**Jonathan and Sarah Edwards**

|   | <u>Monthly</u>  | <u>Yearly</u>    |
|---|-----------------|------------------|
| <b>Employment Income</b>                |                 |                  |
| Salary I                                | \$10,000        | \$120,000        |
| Salary II                               | \$1,700         | \$20,400         |
| <b>Total Employment Income</b>          | <b>\$11,700</b> | <b>\$140,400</b> |
| <b>Other Income</b>                     |                 |                  |
| Dividends and Interest                  | \$500           | \$6,000          |
| Rent Income                             | \$400           | \$4,800          |
| <b>Total Other Income</b>               | <b>\$900</b>    | <b>\$10,800</b>  |
| <b>Total Income</b>                     | <b>\$12,600</b> | <b>\$151,200</b> |
| <b>Income Taxes</b>                     |                 |                  |
| Income Taxes                            | \$2,040         | \$24,480         |
| Social Security                         | \$467           | \$5,600          |
| <b>Total Income Taxes</b>               | <b>\$2,507</b>  | <b>\$30,080</b>  |
| <b>Committed Expenditures</b>           |                 |                  |
| Debt Repayment                          | \$300           | \$3,600          |
| Housing (Mortgage/Rent)                 | \$500           | \$6,000          |
| Property & Liability Insurance          | \$250           | \$3,000          |
| Real Estate Taxes                       | \$167           | \$2,000          |
| Utilities and Telephone                 | \$350           | \$4,200          |
| <b>Total Committed Expenditures</b>     | <b>\$1,567</b>  | <b>\$18,800</b>  |
| <b>Somewhat Discretionary</b>           |                 |                  |
| Clothing and Cleaning                   | \$400           | \$4,800          |
| Current School Expense                  | \$1,333         | \$16,000         |
| Food, Groceries, etc.                   | \$600           | \$7,200          |
| Housing Supplies/Maintenance            | \$200           | \$2,400          |
| Life Insurance                          | \$300           | \$3,600          |
| Medical/Dental Expenses                 | \$100           | \$1,200          |
| Transportation                          | \$208           | \$2,500          |
| <b>Total Somewhat Discretionary</b>     | <b>\$3,141</b>  | <b>\$37,700</b>  |
| <b>Very Discretionary</b>               |                 |                  |
| Contributions, Gifts                    | \$1,250         | \$15,000         |
| Household Furnishings                   | \$100           | \$1,200          |
| Investments                             | \$200           | \$2,400          |
| Recreational/Entertainment              | \$300           | \$3,600          |
| Savings                                 | \$500           | \$6,000          |
| Vacations, Travel, etc.                 | \$333           | \$4,000          |
| Asset Replacement                       | \$350           | \$4,200          |
| <b>Total Very Discretionary</b>         | <b>\$3,033</b>  | <b>\$36,400</b>  |
| <b>Total Expenses</b>                   | <b>\$10,248</b> | <b>\$122,980</b> |
| <b>Available for Savings/Investment</b> | <b>\$2,352</b>  | <b>\$28,220</b>  |

**Budget Information**  
**Jonathan and Sarah Edwards**

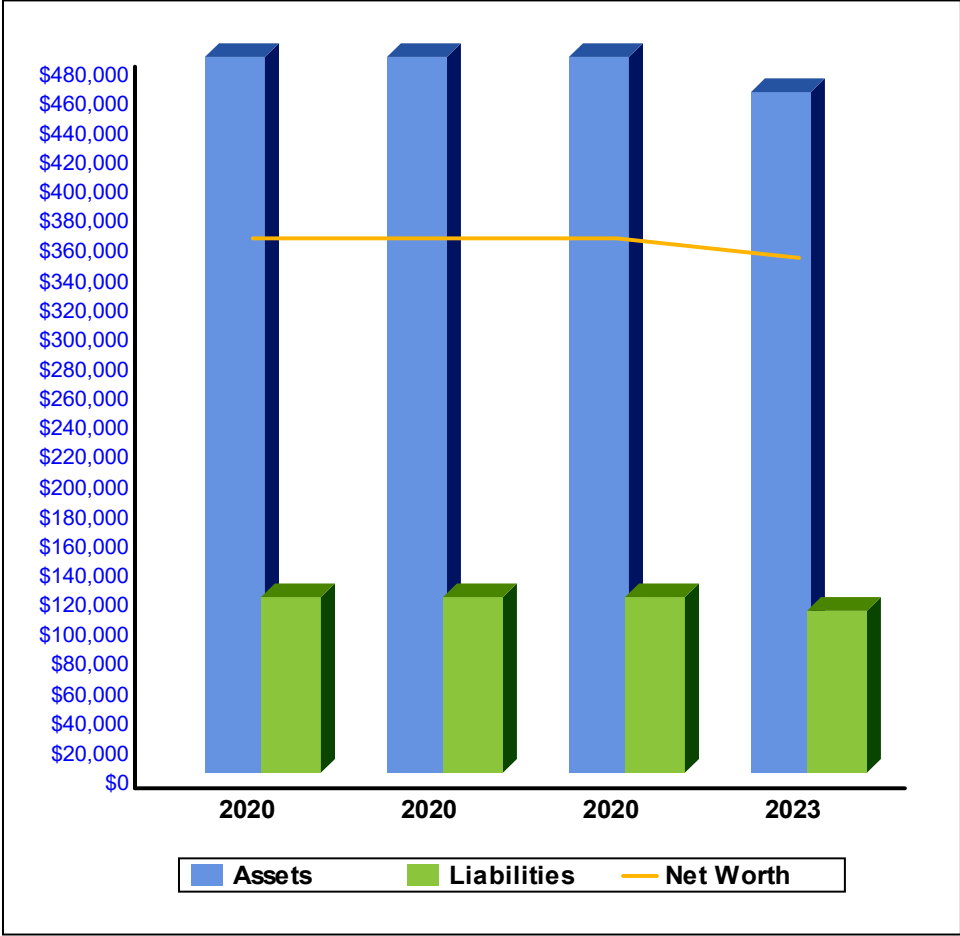


This budget statement, as of 2\_20\_2013, was prepared from information that you provided to assist you in developing your financial plan. Accordingly, it should not be used for any other purpose.

## Net Worth Projections Jonathan and Sarah Edwards

|                                     | <u>Growth Rate</u> | <u>Growth Amount</u> | <u>Current</u>   | <u>2020</u>      | <u>2020</u>      | <u>2020</u>      | <u>2023</u>      |
|-------------------------------------|--------------------|----------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Liquid Assets</b>                |                    |                      |                  |                  |                  |                  |                  |
| Cash (Checking, Savings Accts)      | 3.00%              | \$500                | \$0              | \$0              | \$0              | \$0              | \$1,545          |
| Cash Value of Life Insurance        | 5.00%              | \$0                  | \$22,600         | \$22,600         | \$22,600         | \$22,600         | \$26,162         |
| Money Market Funds                  | 3.00%              | \$0                  | \$10,003         | \$10,003         | \$10,003         | \$10,003         | \$10,931         |
| Savings Certificates                | 0.00%              | \$0                  | \$1,800          | \$1,800          | \$1,800          | \$1,800          | \$1,800          |
| Treasury Bills                      | 0.00%              | \$0                  | \$2,000          | \$2,000          | \$2,000          | \$2,000          | \$2,000          |
| Savings Bonds                       | 0.00%              | \$0                  | \$22,496         | \$22,496         | \$22,496         | \$22,496         | \$22,496         |
| <b>Total Liquid Assets</b>          |                    |                      | <b>\$58,899</b>  | <b>\$58,899</b>  | <b>\$58,899</b>  | <b>\$58,899</b>  | <b>\$64,934</b>  |
| <b>Investment Assets</b>            |                    |                      |                  |                  |                  |                  |                  |
| Marketable Securities: Stocks       | 4.00%              | \$0                  | \$20,000         | \$20,000         | \$20,000         | \$20,000         | \$22,497         |
| Marketable Securities: Bonds        | 0.00%              | \$0                  | \$16,053         | \$16,053         | \$16,053         | \$16,053         | \$16,053         |
| Mortgage Receivable                 | -8.00%             | \$0                  | \$70,000         | \$70,000         | \$70,000         | \$70,000         | \$54,508         |
| Other Investment Assets             | 4.00%              | \$50                 | \$1,200          | \$1,200          | \$1,200          | \$1,200          | \$1,506          |
| Real Estate (Investment)            | 2.00%              | \$0                  | \$50,000         | \$50,000         | \$50,000         | \$50,000         | \$53,060         |
| Retirement Funds                    | 6.00%              | \$0                  | \$48,000         | \$48,000         | \$48,000         | \$48,000         | \$57,169         |
| <b>Total Investment Assets</b>      |                    |                      | <b>\$205,253</b> | <b>\$205,253</b> | <b>\$205,253</b> | <b>\$205,253</b> | <b>\$204,793</b> |
| <b>Personal Assets</b>              |                    |                      |                  |                  |                  |                  |                  |
| Residence                           | 10.00%             | -\$10,608            | \$100,000        | \$100,000        | \$100,000        | \$100,000        | \$97,988         |
| Household Furnishings               | -3.00%             | \$0                  | \$30,000         | \$30,000         | \$30,000         | \$30,000         | \$27,380         |
| Jewelry, Art and Antiques           | 0.00%              | \$0                  | \$17,500         | \$17,500         | \$17,500         | \$17,500         | \$17,500         |
| Vacation Home                       | 4.00%              | \$0                  | \$20,000         | \$20,000         | \$20,000         | \$20,000         | \$22,497         |
| Boats                               | -2.00%             | -\$3,000             | \$12,000         | \$12,000         | \$12,000         | \$12,000         | \$2,473          |
| Vehicles                            | -20.00%            | \$0                  | \$35,000         | \$35,000         | \$35,000         | \$35,000         | \$17,920         |
| Other Personal Assets               | 0.00%              | \$0                  | \$4,800          | \$4,800          | \$4,800          | \$4,800          | \$4,800          |
| <b>Total Personal Assets</b>        |                    |                      | <b>\$219,300</b> | <b>\$219,300</b> | <b>\$219,300</b> | <b>\$219,300</b> | <b>\$190,558</b> |
| <b>Total Assets</b>                 |                    |                      | <b>\$483,452</b> | <b>\$483,452</b> | <b>\$483,452</b> | <b>\$483,452</b> | <b>\$460,285</b> |
| <b>Short-Term Obligations</b>       |                    |                      |                  |                  |                  |                  |                  |
| Consumer Credit Obligations         | 0.00%              | \$0                  | \$3,000          | \$3,000          | \$3,000          | \$3,000          | \$3,000          |
| Installment Loans-Auto              | -25.00%            | \$0                  | \$10,000         | \$10,000         | \$10,000         | \$10,000         | \$4,219          |
| <b>Total Short-Term Obligations</b> |                    |                      | <b>\$13,000</b>  | <b>\$13,000</b>  | <b>\$13,000</b>  | <b>\$13,000</b>  | <b>\$7,219</b>   |
| <b>Long-Term Obligations</b>        |                    |                      |                  |                  |                  |                  |                  |
| Mortgage on Personal Residence      | 10.00%             | -\$10,608            | \$100,000        | \$100,000        | \$100,000        | \$100,000        | \$97,988         |
| Mortgage-Vacation Home              | -20.00%            | \$0                  | \$5,000          | \$5,000          | \$5,000          | \$5,000          | \$2,560          |
| <b>Total Long-Term Obligations</b>  |                    |                      | <b>\$105,000</b> | <b>\$105,000</b> | <b>\$105,000</b> | <b>\$105,000</b> | <b>\$100,548</b> |
| <b>Total Liabilities</b>            |                    |                      | <b>\$118,000</b> | <b>\$118,000</b> | <b>\$118,000</b> | <b>\$118,000</b> | <b>\$107,767</b> |
| <b>Net Worth Projections</b>        |                    |                      | <b>\$365,452</b> | <b>\$365,452</b> | <b>\$365,452</b> | <b>\$365,452</b> | <b>\$352,518</b> |

**Net Worth Projections  
Jonathan and Sarah Edwards**



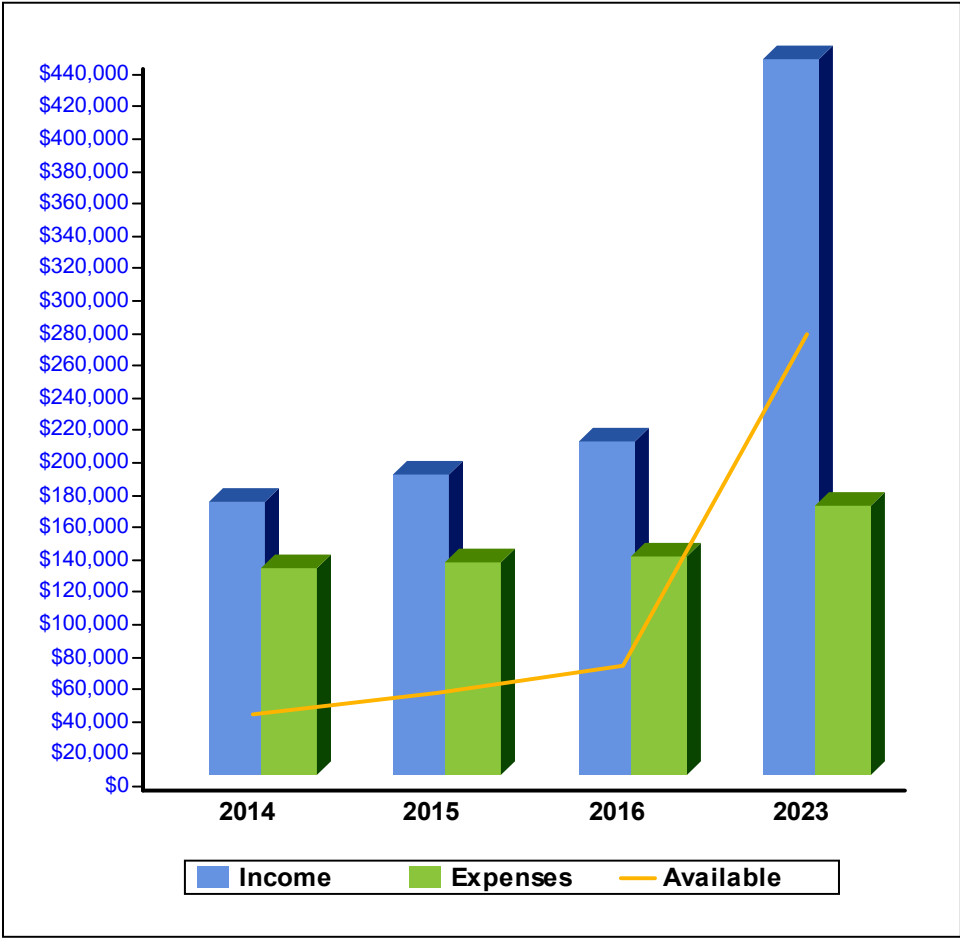
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**Budget Projections**  
Jonathan and Sarah Edwards

|   | <u>Growth rate</u> | <u>Growth Amount</u> | <u>Current</u>   | <u>2014</u>      | <u>2015</u>      | <u>2016</u>      | <u>2023</u>      |
|---|--------------------|----------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Employment Income</b>                |                    |                      |                  |                  |                  |                  |                  |
| Salary I                                | 13.00%             | \$0                  | \$120,000        | \$135,600        | \$153,228        | \$173,148        | \$407,348        |
| Salary II                               | 0.00%              | \$0                  | \$20,400         | \$20,400         | \$20,400         | \$20,400         | \$20,400         |
| <b>Total Employment Income</b>          |                    |                      | <b>\$140,400</b> | <b>\$156,000</b> | <b>\$173,628</b> | <b>\$193,548</b> | <b>\$427,748</b> |
| <b>Other Income</b>                     |                    |                      |                  |                  |                  |                  |                  |
| Dividends and Interest                  | 2.00%              | \$0                  | \$6,000          | \$6,120          | \$6,242          | \$6,367          | \$7,314          |
| Rent Income                             | 2.00%              | \$0                  | \$4,800          | \$4,896          | \$4,994          | \$5,094          | \$5,851          |
| <b>Total Other Income</b>               |                    |                      | <b>\$10,800</b>  | <b>\$11,016</b>  | <b>\$11,236</b>  | <b>\$11,461</b>  | <b>\$13,165</b>  |
| <b>Total Income</b>                     |                    |                      | <b>\$151,200</b> | <b>\$167,016</b> | <b>\$184,864</b> | <b>\$205,009</b> | <b>\$440,913</b> |
| <b>Income Taxes</b>                     |                    |                      |                  |                  |                  |                  |                  |
| Income Taxes                            | 3.00%              | \$0                  | \$24,480         | \$25,214         | \$25,971         | \$26,750         | \$32,899         |
| Social Security                         | 3.00%              | \$0                  | \$5,600          | \$5,768          | \$5,941          | \$6,119          | \$7,526          |
| <b>Total Income Taxes</b>               |                    |                      | <b>\$30,080</b>  | <b>\$30,982</b>  | <b>\$31,912</b>  | <b>\$32,869</b>  | <b>\$40,425</b>  |
| <b>Committed Expenditures</b>           |                    |                      |                  |                  |                  |                  |                  |
| Debt Repayment                          | 0.00%              | \$0                  | \$3,600          | \$3,600          | \$3,600          | \$3,600          | \$3,600          |
| Housing (Mortgage/Rent)                 | 0.00%              | \$0                  | \$6,000          | \$6,000          | \$6,000          | \$6,000          | \$6,000          |
| Property & Liability Insurance          | 1.00%              | \$0                  | \$3,000          | \$3,030          | \$3,060          | \$3,091          | \$3,314          |
| Real Estate Taxes                       | 2.00%              | \$0                  | \$2,000          | \$2,040          | \$2,081          | \$2,122          | \$2,438          |
| Utilities and Telephone                 | 1.00%              | \$0                  | \$4,200          | \$4,242          | \$4,284          | \$4,327          | \$4,639          |
| <b>Total Committed Expenditures</b>     |                    |                      | <b>\$18,800</b>  | <b>\$18,912</b>  | <b>\$19,025</b>  | <b>\$19,140</b>  | <b>\$19,991</b>  |
| <b>Somewhat Discretionary</b>           |                    |                      |                  |                  |                  |                  |                  |
| Clothing and Cleaning                   | 3.00%              | \$0                  | \$4,800          | \$4,944          | \$5,092          | \$5,245          | \$6,451          |
| Current School Expense                  | 6.00%              | \$0                  | \$16,000         | \$16,960         | \$17,978         | \$19,056         | \$28,654         |
| Food, Groceries, etc.                   | 3.00%              | \$0                  | \$7,200          | \$7,416          | \$7,638          | \$7,868          | \$9,676          |
| Housing Supplies/Maintenance            | 2.00%              | \$0                  | \$2,400          | \$2,448          | \$2,497          | \$2,547          | \$2,926          |
| Life Insurance                          | 0.00%              | \$0                  | \$3,600          | \$3,600          | \$3,600          | \$3,600          | \$3,600          |
| Medical/Dental Expenses                 | 4.00%              | \$50                 | \$1,200          | \$1,298          | \$1,400          | \$1,506          | \$2,377          |
| Transportation                          | 3.00%              | \$0                  | \$2,500          | \$2,575          | \$2,652          | \$2,732          | \$3,360          |
| <b>Total Somewhat Discretionary</b>     |                    |                      | <b>\$37,700</b>  | <b>\$39,241</b>  | <b>\$40,857</b>  | <b>\$42,554</b>  | <b>\$57,044</b>  |
| <b>Very Discretionary</b>               |                    |                      |                  |                  |                  |                  |                  |
| Contributions, Gifts                    | 3.00%              | \$0                  | \$15,000         | \$15,450         | \$15,914         | \$16,391         | \$20,159         |
| Household Furnishings                   | 3.00%              | \$0                  | \$1,200          | \$1,236          | \$1,273          | \$1,311          | \$1,613          |
| Investments                             | 3.00%              | \$0                  | \$2,400          | \$2,472          | \$2,546          | \$2,623          | \$3,225          |
| Recreational/Entertainment              | 3.00%              | \$0                  | \$3,600          | \$3,708          | \$3,819          | \$3,934          | \$4,838          |
| Savings                                 | 3.00%              | \$0                  | \$6,000          | \$6,180          | \$6,365          | \$6,556          | \$8,064          |
| Vacations, Travel, etc.                 | 3.00%              | \$0                  | \$4,000          | \$4,120          | \$4,244          | \$4,371          | \$5,376          |
| Asset Replacement                       | 0.00%              | \$0                  | \$4,200          | \$4,200          | \$4,200          | \$4,200          | \$4,200          |
| <b>Total Very Discretionary</b>         |                    |                      | <b>\$36,400</b>  | <b>\$37,366</b>  | <b>\$38,361</b>  | <b>\$39,386</b>  | <b>\$47,475</b>  |
| <b>Total Expenses</b>                   |                    |                      | <b>\$122,980</b> | <b>\$126,501</b> | <b>\$130,155</b> | <b>\$133,949</b> | <b>\$164,935</b> |
| <b>Available for Savings/Investment</b> |                    |                      | <b>\$28,220</b>  | <b>\$40,515</b>  | <b>\$54,709</b>  | <b>\$71,060</b>  | <b>\$275,978</b> |

**Budget Projections**  
**Jonathan and Sarah Edwards**



This budget projection, as of 2\_20\_2020, was prepared from information that you provided to assist you in developing your financial plan. Accordingly, it should not be used for any other purpose.

**Mortgage Payment Computation**  
Jonathan and Sarah Edwards

| <b>Residence</b>                          |           |                        |             |
|---|-----------|------------------------|-------------|
| Amount Borrowed:                          | \$100,000 | Payment (Annual):      | \$10,607.92 |
| Effective Interest:                       | 10.000%   | Payment (Semiannual):  | \$5,282.82  |
| Term:                                     | 30 Years  | Payment (Quarterly):   | \$2,636.18  |
| Date of First Payment:                    | 11_1_2012 | Payment (Monthly):     | \$877.57    |
|   |           | Payment (Fortnightly): | \$403.79    |
| <b>Schedule assumes monthly payments.</b> |           |                        |             |
| Interest Only Loan Monthly Payment:       |           |                        | \$833.33    |

| <u>Year</u> | <u>Ending Balance</u> | <u>Principal</u> | <u>Interest</u> | <u>Principal to Date</u> | <u>Interest to Date</u> |
|-------------|-----------------------|------------------|-----------------|--------------------------|-------------------------|
| 2012        | \$99,911              | \$89             | \$1,666         | \$89                     | \$1,666                 |
| 2013        | \$99,346              | \$565            | \$9,966         | \$654                    | \$11,632                |
| 2014        | \$98,722              | \$624            | \$9,906         | \$1,278                  | \$21,538                |
| 2015        | \$98,032              | \$690            | \$9,841         | \$1,968                  | \$31,380                |
| 2016        | \$97,270              | \$762            | \$9,769         | \$2,730                  | \$41,148                |
| 2017        | \$96,428              | \$842            | \$9,689         | \$3,572                  | \$50,838                |
| 2018        | \$95,498              | \$930            | \$9,601         | \$4,502                  | \$60,439                |
| 2019        | \$94,471              | \$1,027          | \$9,504         | \$5,529                  | \$69,942                |
| 2020        | \$93,336              | \$1,135          | \$9,396         | \$6,664                  | \$79,338                |
| 2021        | \$92,083              | \$1,254          | \$9,277         | \$7,917                  | \$88,615                |
| 2022        | \$90,698              | \$1,385          | \$9,146         | \$9,302                  | \$97,761                |
| 2023        | \$89,168              | \$1,530          | \$9,001         | \$10,832                 | \$106,762               |
| 2024        | \$87,478              | \$1,690          | \$8,841         | \$12,522                 | \$115,603               |
| 2025        | \$85,611              | \$1,867          | \$8,664         | \$14,389                 | \$124,267               |
| 2026        | \$83,548              | \$2,063          | \$8,468         | \$16,452                 | \$132,735               |
| 2027        | \$81,270              | \$2,279          | \$8,252         | \$18,730                 | \$140,987               |
| 2028        | \$78,752              | \$2,517          | \$8,014         | \$21,248                 | \$149,001               |
| 2029        | \$75,972              | \$2,781          | \$7,750         | \$24,028                 | \$156,751               |
| 2030        | \$72,900              | \$3,072          | \$7,459         | \$27,100                 | \$164,210               |
| 2031        | \$69,506              | \$3,394          | \$7,137         | \$30,494                 | \$171,347               |
| 2032        | \$65,757              | \$3,749          | \$6,782         | \$34,243                 | \$178,129               |
| 2033        | \$61,616              | \$4,142          | \$6,389         | \$38,384                 | \$184,518               |
| 2034        | \$57,040              | \$4,575          | \$5,956         | \$42,960                 | \$190,474               |
| 2035        | \$51,986              | \$5,054          | \$5,477         | \$48,014                 | \$195,951               |
| 2036        | \$46,403              | \$5,584          | \$4,947         | \$53,597                 | \$200,898               |
| 2037        | \$40,234              | \$6,168          | \$4,363         | \$59,766                 | \$205,260               |
| 2038        | \$33,420              | \$6,814          | \$3,717         | \$66,580                 | \$208,977               |
| 2039        | \$25,893              | \$7,528          | \$3,003         | \$74,107                 | \$211,980               |
| 2040        | \$17,577              | \$8,316          | \$2,215         | \$82,423                 | \$214,195               |
| 2041        | \$8,390               | \$9,187          | \$1,344         | \$91,610                 | \$215,540               |
| 2042        | \$0                   | \$8,390          | \$390           | \$100,000                | \$215,929               |

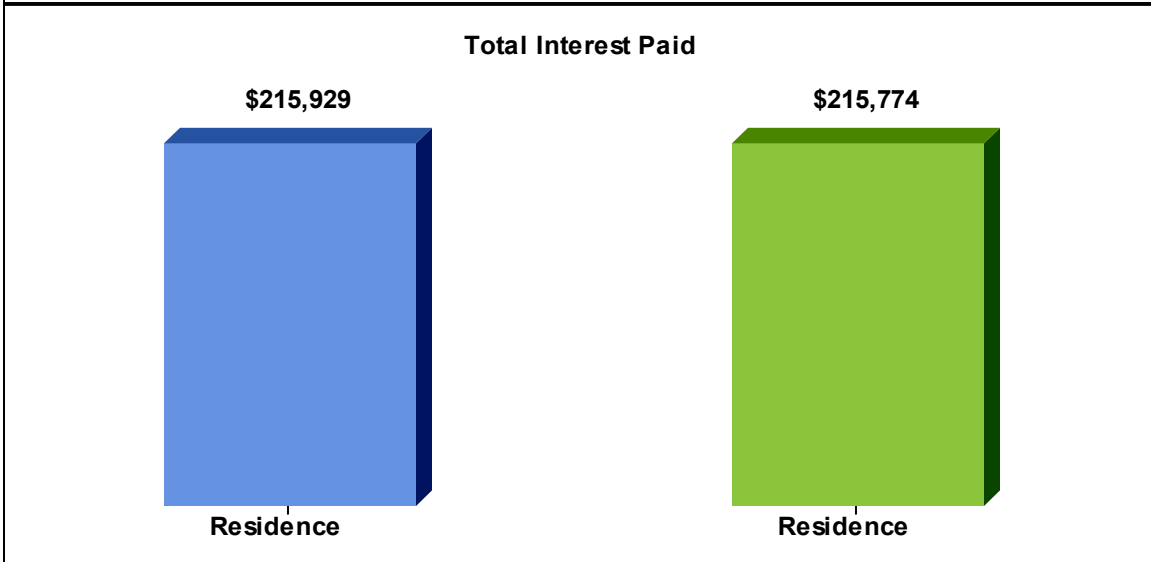
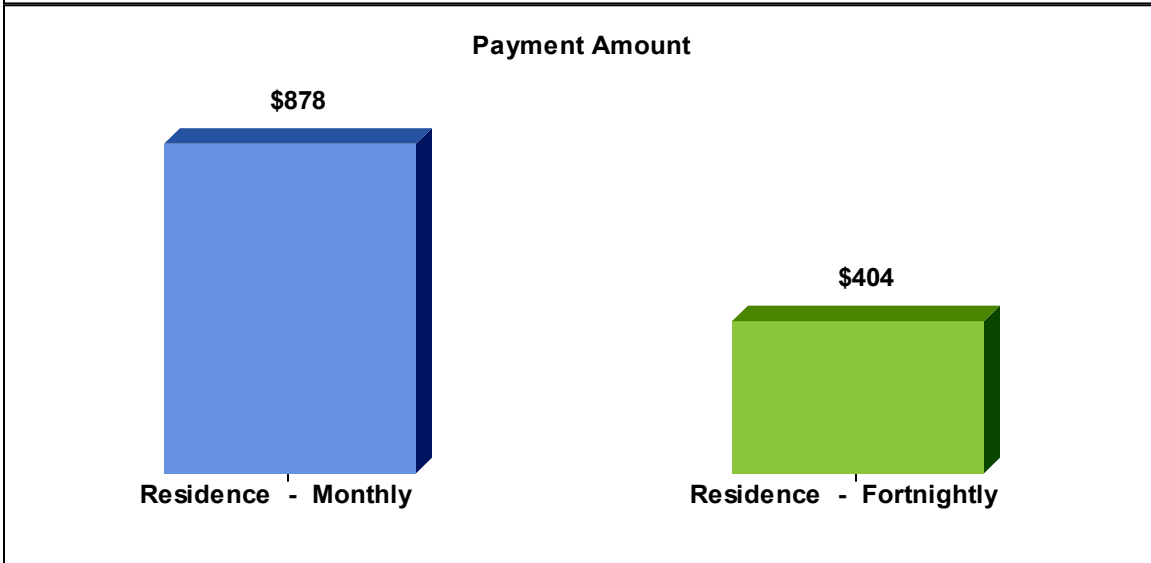
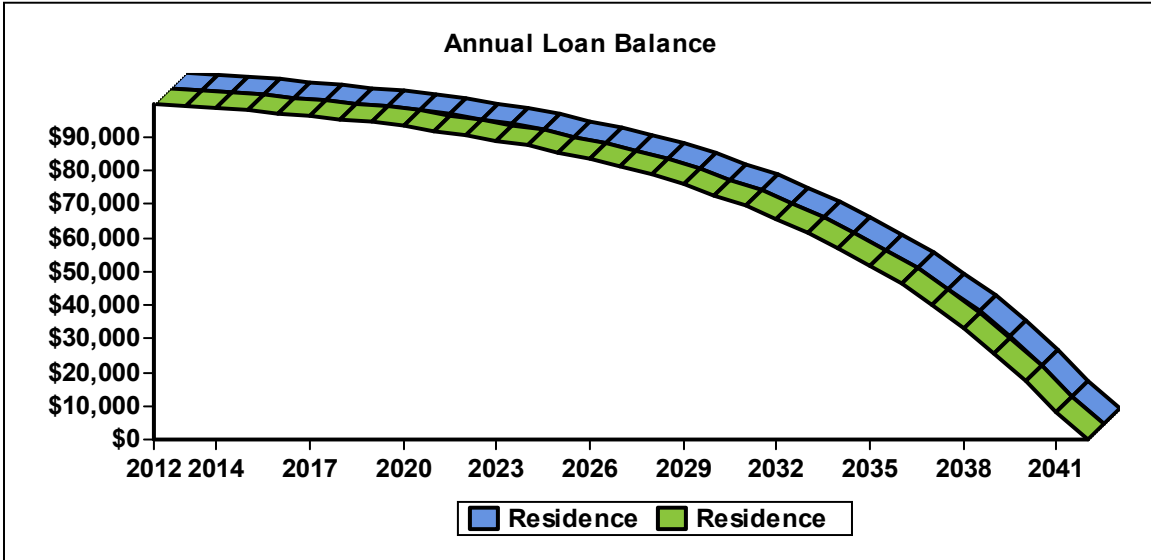
**Mortgage Payment Computation**  
Jonathan and Sarah Edwards

| <b>Residence</b>                              |           |                        |             |
|---|-----------|------------------------|-------------|
| Amount Borrowed:                              | \$100,000 | Payment (Annual):      | \$10,607.92 |
| Effective Interest:                           | 10.000%   | Payment (Semiannual):  | \$5,282.82  |
| Term:   | 30 Years  | Payment (Quarterly):   | \$2,636.18  |
| Date of First Payment:                        | 11_1_2012 | Payment (Monthly):     | \$877.57    |
|   |           | Payment (Fortnightly): | \$403.79    |
| <b>Schedule assumes fortnightly payments.</b> |           |                        |             |
| Interest Only Loan Fortnightly Payment:       |           |                        | \$384.62    |

| <u>Year</u> | <u>Ending Balance</u> | <u>Principal</u> | <u>Interest</u> | <u>Principal to Date</u> | <u>Interest to Date</u> |
|-------------|-----------------------|------------------|-----------------|--------------------------|-------------------------|
| 2012        | \$99,898              | \$102            | \$1,917         | \$102                    | \$1,917                 |
| 2013        | \$99,335              | \$563            | \$9,936         | \$665                    | \$11,853                |
| 2014        | \$98,714              | \$622            | \$9,877         | \$1,286                  | \$21,730                |
| 2015        | \$98,027              | \$687            | \$9,812         | \$1,973                  | \$31,542                |
| 2016        | \$97,269              | \$758            | \$9,740         | \$2,731                  | \$41,282                |
| 2017        | \$96,431              | \$838            | \$9,661         | \$3,569                  | \$50,943                |
| 2018        | \$95,506              | \$925            | \$9,573         | \$4,494                  | \$60,516                |
| 2019        | \$94,484              | \$1,022          | \$9,476         | \$5,516                  | \$69,992                |
| 2020        | \$93,309              | \$1,175          | \$9,727         | \$6,692                  | \$79,720                |
| 2021        | \$92,056              | \$1,252          | \$9,246         | \$7,944                  | \$88,966                |
| 2022        | \$90,673              | \$1,383          | \$9,115         | \$9,327                  | \$98,081                |
| 2023        | \$89,145              | \$1,528          | \$8,970         | \$10,855                 | \$107,052               |
| 2024        | \$87,457              | \$1,688          | \$8,811         | \$12,543                 | \$115,862               |
| 2025        | \$85,592              | \$1,865          | \$8,634         | \$14,408                 | \$124,496               |
| 2026        | \$83,532              | \$2,060          | \$8,439         | \$16,468                 | \$132,935               |
| 2027        | \$81,257              | \$2,275          | \$8,223         | \$18,743                 | \$141,158               |
| 2028        | \$78,744              | \$2,514          | \$7,985         | \$21,257                 | \$149,143               |
| 2029        | \$75,967              | \$2,777          | \$7,722         | \$24,033                 | \$156,865               |
| 2030        | \$72,900              | \$3,067          | \$7,431         | \$27,100                 | \$164,296               |
| 2031        | \$69,512              | \$3,388          | \$7,110         | \$30,488                 | \$171,407               |
| 2032        | \$65,617              | \$3,894          | \$7,008         | \$34,383                 | \$178,415               |
| 2033        | \$61,467              | \$4,150          | \$6,348         | \$38,533                 | \$184,763               |
| 2034        | \$56,882              | \$4,585          | \$5,914         | \$43,118                 | \$190,677               |
| 2035        | \$51,818              | \$5,065          | \$5,434         | \$48,182                 | \$196,111               |
| 2036        | \$46,223              | \$5,595          | \$4,904         | \$53,777                 | \$201,015               |
| 2037        | \$40,043              | \$6,180          | \$4,318         | \$59,957                 | \$205,333               |
| 2038        | \$33,216              | \$6,827          | \$3,672         | \$66,784                 | \$209,005               |
| 2039        | \$25,675              | \$7,541          | \$2,957         | \$74,325                 | \$211,962               |
| 2040        | \$17,344              | \$8,331          | \$2,168         | \$82,656                 | \$214,130               |
| 2041        | \$8,142               | \$9,202          | \$1,296         | \$91,858                 | \$215,426               |
| 2042        | \$0                   | \$8,142          | \$348           | \$100,000                | \$215,774               |

# Mortgage Payment Computation

## Jonathan and Sarah Edwards





**Investment Profile**  
**Jonathan and Sarah Edwards**

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**Portfolio Allocation Worksheet**  
Jonathan and Sarah Edwards

**Portfolio Allocation Scores**

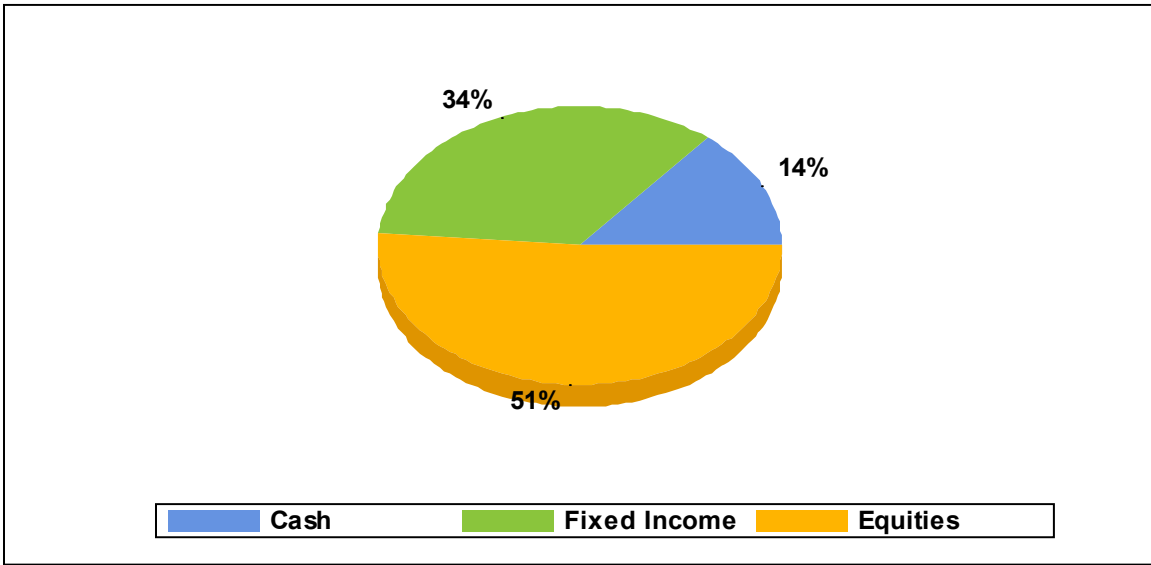
|   | <b>Value</b> |
|---|--------------|
| 1) Earning a long-term return that will allow my capital to grow faster than inflation is one of the most important investment objectives.                                | 2            |
| 2) I would like an investment that provides me with an opportunity to defer taxation of capital gains to future years.  | 3            |
| 3) I do not require a high level of current income from my investments.   | 3            |
| 4) I am willing to tolerate some sharp down swings in investment return in order to seek a potentially higher return than normally expected from more stable investments. | 5            |
| 5) I am willing to risk a short-term loss in return for a potentially higher long-run rate of return.   | 4            |
| 6) I am willing to accept a low level of liquidity in my investment portfolio.  | 2            |
| 7) I expect to remain in this portfolio for four to seven years   | 2            |
| <b>Score</b>  | <b>19</b>    |

|                               | <u>Short Term</u> | <u>Intermediate</u> | <u>Long Term</u> | <u>Recommended</u> |
|-------------------------------|-------------------|---------------------|------------------|--------------------|
| <b>Cash</b>                   |                   |                     |                  |                    |
| Cash and Money Market Funds   | 20.00%            | 5.00%               | 3.00%            | 5.00%              |
| <b>Total Cash</b>             | <b>20.00%</b>     | <b>5.00%</b>        | <b>3.00%</b>     | <b>5.00%</b>       |
| <b>Fixed</b>                  |                   |                     |                  |                    |
| Treasury Bonds/Funds          | 30.00%            | 25.00%              | 12.00%           | 15.00%             |
| Corporate Bonds/Bond Funds    | 30.00%            | 15.00%              | 10.00%           | 25.00%             |
| International Bond Funds      | 0.00%             | 5.00%               | 5.00%            | 5.00%              |
| <b>Total Fixed</b>            | <b>60.00%</b>     | <b>45.00%</b>       | <b>27.00%</b>    | <b>45.00%</b>      |
| <b>Equities</b>               |                   |                     |                  |                    |
| Index Funds                   | 10.00%            | 15.00%              | 20.00%           | 15.00%             |
| Large Cap Value Funds/Stocks  | 5.00%             | 10.00%              | 5.00%            | 10.00%             |
| Large Cap Growth Funds/Stocks | 0.00%             | 5.00%               | 10.00%           | 5.00%              |
| Mid/Small Growth Funds/Stocks | 0.00%             | 5.00%               | 5.00%            | 5.00%              |
| Mid/Small Value Funds/Stocks  | 0.00%             | 5.00%               | 5.00%            | 5.00%              |
| International Stock Funds     | 0.00%             | 5.00%               | 10.00%           | 5.00%              |
| Real Estate Funds             | 5.00%             | 5.00%               | 15.00%           | 5.00%              |
| <b>Total Equities</b>         | <b>20.00%</b>     | <b>50.00%</b>       | <b>70.00%</b>    | <b>50.00%</b>      |

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**Investment Portfolio**  
Jonathan and Sarah Edwards



| <u>Investment</u>                          | <u>Value</u>     | <u>Portion</u> | <u>Recommended</u> |
|--|------------------|----------------|--------------------|
| <b>Cash</b>                                |                  |                |                    |
| <b>Cash and Money Market Funds</b>         |                  |                |                    |
| 55.0% of Money Market Funds                | \$5,502          | 1.3%           |                    |
| Money Market Fund                          | \$50,000         | 12.0%          |                    |
| 7.0% of American Balanced Mutual           | \$3,500          | 0.8%           |                    |
| <b>Cash and Money Market Funds Total</b>   | <u>\$59,002</u>  | <u>14.2%</u>   | \$20,828 (5.0%)    |
| <b>Cash Total</b>                          | \$59,002         | 14.2%          |                    |
| <b>Fixed</b>                               |                  |                |                    |
| <b>Treasury Bonds/Funds</b>                |                  |                |                    |
| 45.0% of Money Market Funds                | \$4,501          | 1.1%           |                    |
| 40.0% of Savings Bonds                     | \$8,998          | 2.2%           |                    |
| <b>Treasury Bonds/Funds Total</b>          | <u>\$13,500</u>  | <u>3.2%</u>    | \$62,483 (15.0%)   |
| <b>Corporate Bonds/Bond Funds</b>          |                  |                |                    |
| 45.0% of Savings Bonds                     | \$10,123         | 2.4%           |                    |
| <b>Corporate Bonds/Bond Funds Total</b>    | <u>\$10,123</u>  | <u>2.4%</u>    | \$104,138 (25.0%)  |
| <b>International Bond Funds</b>            |                  |                |                    |
| 15.0% of Savings Bonds                     | \$3,374          | 0.8%           |                    |
| <b>International Bond Funds Total</b>      | <u>\$3,374</u>   | <u>0.8%</u>    | \$20,828 (5.0%)    |
| 45.0% of Marketable Securities: Bonds      | \$7,224          | 1.7%           |                    |
| 50.0% of Marketable Securities: Bonds      | \$8,027          | 1.9%           |                    |
| 5.0% of Marketable Securities: Bonds       | \$803            | 0.2%           |                    |
| Omega Life Annuity                         | \$50,000         | 12.0%          |                    |
| National Bonds of America                  | \$50,000         | 12.0%          |                    |
| <b>Fixed Total</b>                         | <u>\$143,050</u> | <u>34.3%</u>   |                    |
| <b>Equity</b>                              |                  |                |                    |
| <b>Index Funds</b>                         | \$0              | 0.0%           | \$62,483 (15.0%)   |
| <b>Large Cap Value Funds/Stocks</b>        |                  |                |                    |
| 15.0% of Marketable Securities: Stocks     | \$3,000          | 0.7%           |                    |
| <b>Large Cap Value Funds/Stocks Total</b>  | <u>\$3,000</u>   | <u>0.7%</u>    | \$41,655 (10.0%)   |
| <b>Large Cap Growth Funds/Stocks</b>       |                  |                |                    |
| 28.0% of Marketable Securities: Stocks     | \$5,600          | 1.3%           |                    |
| <b>Large Cap Growth Funds/Stocks Total</b> | <u>\$5,600</u>   | <u>1.3%</u>    | \$20,828 (5.0%)    |

**Investment Portfolio**  
Jonathan and Sarah Edwards

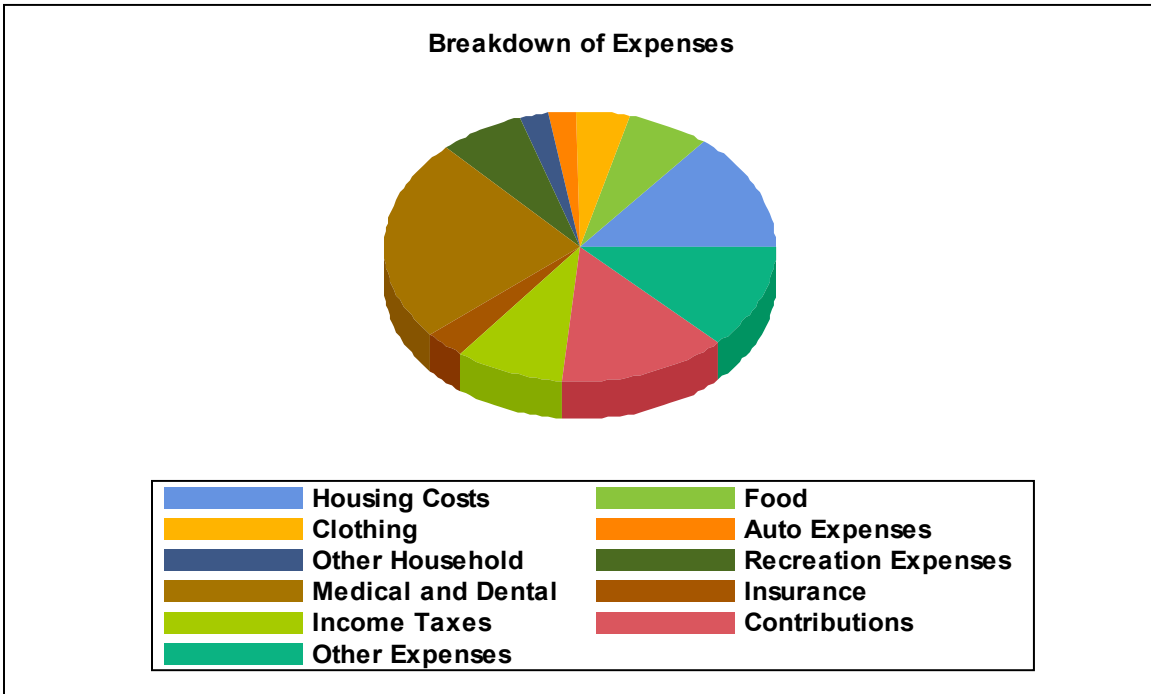
| <u>Investment</u>                          | <u>Value</u> | <u>Portion</u> | <u>Recommended</u> |
|--|--------------|----------------|--------------------|
| <b>Mid/Small Growth Funds/Stocks</b>       |              |                |                    |
| 24.0% of Marketable Securities: Stocks     | \$4,800      | 1.2%           |                    |
| <b>Mid/Small Growth Funds/Stocks Total</b> | \$4,800      | 1.2%           | \$20,828 (5.0%)    |
| <b>Mid/Small Value Funds/Stocks</b>        |              |                |                    |
| 26.0% of Marketable Securities: Stocks     | \$5,200      | 1.2%           |                    |
| <b>Mid/Small Value Funds/Stocks Total</b>  | \$5,200      | 1.2%           | \$20,828 (5.0%)    |
| <b>International Stock Funds</b>           |              |                |                    |
| 3.0% of Marketable Securities: Stocks      | \$600        | 0.1%           |                    |
| European Equity Growth                     | \$100,000    | 24.0%          |                    |
| <b>International Stock Funds Total</b>     | \$100,600    | 24.2%          | \$20,828 (5.0%)    |
| <b>Real Estate Funds</b>                   |              |                |                    |
| 4.0% of Marketable Securities: Stocks      | \$800        | 0.2%           |                    |
| <b>Real Estate Funds Total</b>             | \$800        | 0.2%           | \$20,828 (5.0%)    |
| 20.0% of Retirement Funds                  | \$9,600      | 2.3%           |                    |
| 80.0% of Retirement Funds                  | \$38,400     | 9.2%           |                    |
| 20.0% of American Balanced Mutual          | \$10,000     | 2.4%           |                    |
| 20.0% of American Balanced Mutual          | \$10,000     | 2.4%           |                    |
| 20.0% of American Balanced Mutual          | \$10,000     | 2.4%           |                    |
| 30.0% of American Balanced Mutual          | \$15,000     | 3.6%           |                    |
| 3.0% of American Balanced Mutual           | \$1,500      | 0.4%           |                    |
| <b>Equity Total</b>                        | \$214,500    | 51.5%          |                    |
| <b>Investments Total</b>                   | \$416,552    |                |                    |

**Retirement Plan**  
**Jonathan and Sarah Edwards**

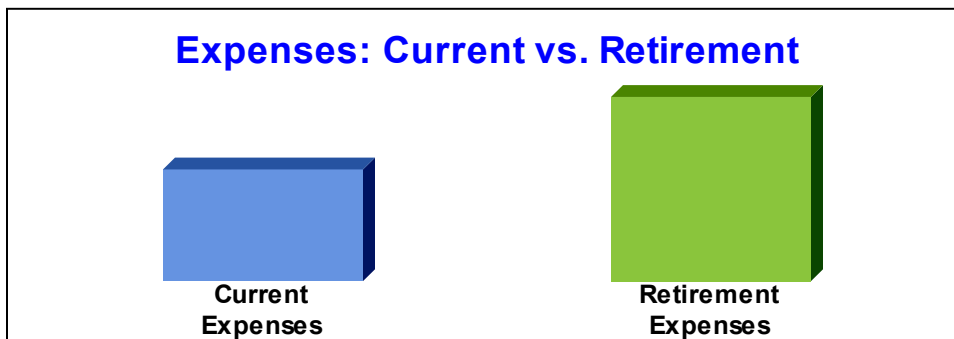
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## Retirement Income Requirements Worksheet Jonathan and Sarah Edwards



|   |                  |
|---|------------------|
| <b>Annual Expenses</b>                                  |                  |
| Housing Costs:  | \$15,200         |
| Food:   | \$7,200          |
| Clothing:   | \$4,800          |
| Auto Expenses:  | \$2,500          |
| Other Household Expenses:                               | \$2,400          |
| Recreation expenses:                                    | \$7,600          |
| Medical and Dental Expenses:                            | \$26,000         |
| Life and Disability Insurance:                          | \$3,600          |
| Income Taxes:   | \$9,600          |
| Contributions:  | \$15,000         |
| Other Expenses:   | <u>\$13,450</u>  |
| <b>Total Expenses Expressed in Today's Dollars:</b>     | <b>\$107,350</b> |
| Years Until Retirement:                                 | 13               |
| Estimated Annual Inflation Rate:                        | <u>4%</u>        |
| <b>Projected Annual Retirement Income Requirements:</b> | <b>\$178,746</b> |



**Retirement Planning Worksheet**  
Jonathan and Sarah Edwards

**Future Value of Income Required**

|   |     |                         |
|---|-----|-------------------------|
| Rate of Inflation:                                    |     | 4.00%                   |
| Years until Retirement:                               |     | 13                      |
| Current Estimate of Income Needed (Today's Dollars):  |     | <u>\$107,350</u>        |
| Less Guaranteed Annual Payments:                      |     |                         |
| Social Security:                                      | \$0 |                         |
| Pension:  | \$0 |                         |
| Other:  | \$0 | <u>\$0</u>              |
| Net Income Needed (Today's Dollars):                  |     | <u>\$107,350</u>        |
| <b>Future Value of Annual Retirement Income Goal:</b> |     | <u><u>\$178,746</u></u> |

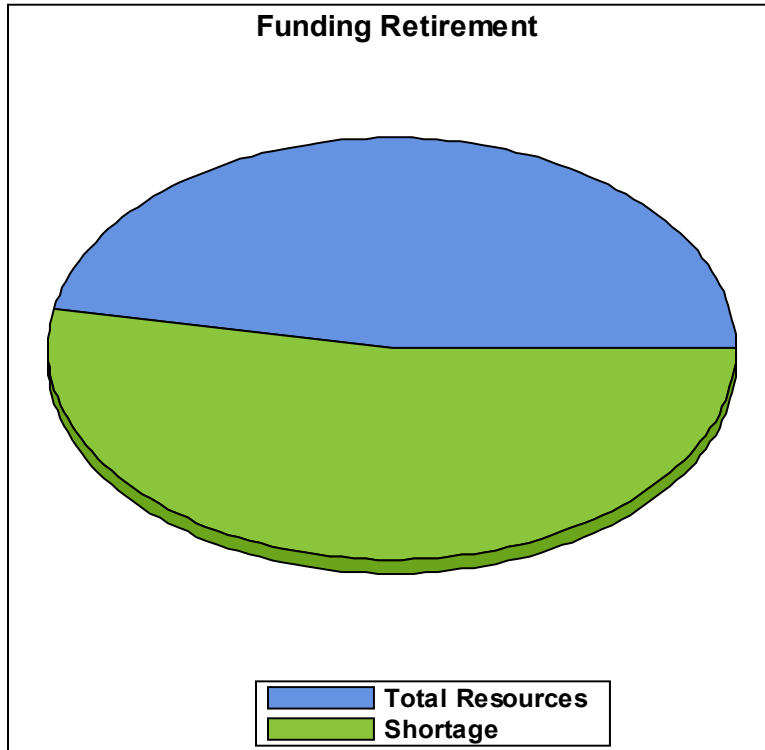
**Present Value of Amount Needed at Date of Retirement**

|  |       |                           |
|--|-------|---------------------------|
| Future Value of Annual Retirement Income:      |       | \$178,746                 |
| Post-retirement Return on Investments:         | 7.00% |                           |
| Less Post-Retirement Rate of Inflation:        | 4.00% | 3.00%                     |
| Life Expectancy from Date of Retirement:       |       | 23 Years                  |
| Take Income at Beginning of Year:              |       | Yes                       |
| <b>Total Amount Needed to Fund Retirement:</b> |       | <u><u>\$3,060,616</u></u> |

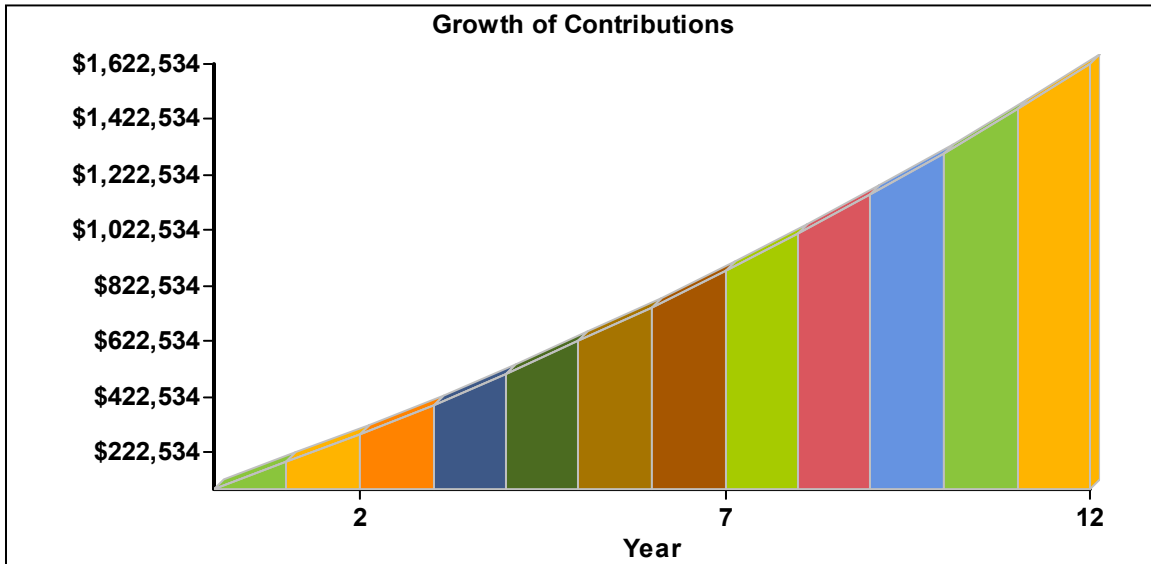
**Amount Needed Annually to Fund Retirement**

|  |           |                        |
|--|-----------|------------------------|
| Total Dollar Amount Needed to Fund Retirement:             |           | \$3,060,616            |
| Less: Future Value of Current Investments:                 |           |                        |
| \$517,200 in 13 years at 0.00%                             | \$517,200 |                        |
| \$920,882 in 0 years at 0.00%                              | \$920,882 | \$1,438,082            |
| Total Resources:   |           | \$1,438,082            |
| Shortage/Overage (Amount Needed Less Resources Available): |           | <u>\$1,622,534</u>     |
| Pre-retirement Return on Investments:                      |           | 5.00%                  |
| <b>Annual Contribution Required to Cover Shortfall:</b>    |           | <u><u>\$91,601</u></u> |

**Retirement Planning Worksheet**  
**Jonathan and Sarah Edwards**



## Retirement Planning Worksheet Jonathan and Sarah Edwards

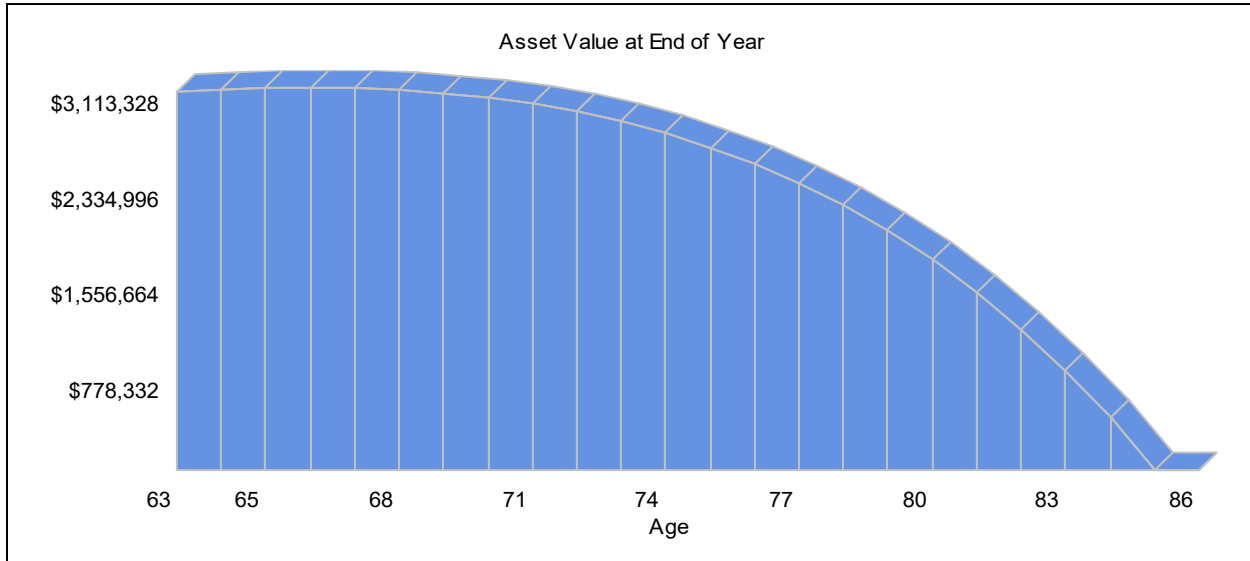


### Contribution Analysis

| Year | Balance        | Contribution | Growth      | Total Contributed |
|------|----------------|--------------|-------------|-------------------|
| 1    | \$0.00         | \$91,601.38  | \$0.00      | \$91,601.38       |
| 2    | \$91,601.38    | \$91,601.38  | \$4,580.07  | \$187,782.83      |
| 3    | \$187,782.83   | \$91,601.38  | \$9,389.14  | \$288,773.35      |
| 4    | \$288,773.35   | \$91,601.38  | \$14,438.67 | \$394,813.40      |
| 5    | \$394,813.40   | \$91,601.38  | \$19,740.67 | \$506,155.45      |
| 6    | \$506,155.45   | \$91,601.38  | \$25,307.77 | \$623,064.60      |
| 7    | \$623,064.60   | \$91,601.38  | \$31,153.23 | \$745,819.21      |
| 8    | \$745,819.21   | \$91,601.38  | \$37,290.96 | \$874,711.55      |
| 9    | \$874,711.55   | \$91,601.38  | \$43,735.58 | \$1,010,048.51    |
| 10   | \$1,010,048.51 | \$91,601.38  | \$50,502.43 | \$1,152,152.31    |
| 11   | \$1,152,152.31 | \$91,601.38  | \$57,607.62 | \$1,301,361.31    |
| 12   | \$1,301,361.31 | \$91,601.38  | \$65,068.07 | \$1,458,030.75    |
| 13   | \$1,458,030.75 | \$91,601.38  | \$72,901.54 | \$1,622,533.67    |

## Asset Life Schedule Jonathan and Sarah Edwards

Desired income from investments: \$178,746  
 Income producing assets: \$3,060,616  
 Assumed return on investments: 7.00%  
 Assumed inflation rate: 4.00%  
 Age at retirement: 63  
 Take income at beginning of year?: Yes  
 Asset life years: 24



| <u>Year</u> | <u>Age</u> | <u>Inflation Adjusted Income</u> | <u>Value of Assets</u> | <u>Income From Assets</u> | <u>Use of Capital</u> | <u>Assets at End of Year</u> |
|-------------|------------|----------------------------------|------------------------|---------------------------|-----------------------|------------------------------|
| 1           | 63         | \$178,746                        | \$3,060,616            | \$201,731                 | -\$22,985             | \$3,083,601                  |
| 2           | 64         | \$185,896                        | \$3,083,601            | \$202,839                 | -\$16,944             | \$3,100,544                  |
| 3           | 65         | \$193,332                        | \$3,100,544            | \$203,505                 | -\$10,173             | \$3,110,718                  |
| 4           | 66         | \$201,065                        | \$3,110,718            | \$203,676                 | -\$2,611              | \$3,113,328                  |
| 5           | 67         | \$209,108                        | \$3,113,328            | \$203,295                 | \$5,812               | \$3,107,516                  |
| 6           | 68         | \$217,472                        | \$3,107,516            | \$202,303                 | \$15,169              | \$3,092,348                  |
| 7           | 69         | \$226,171                        | \$3,092,348            | \$200,632                 | \$25,538              | \$3,066,809                  |
| 8           | 70         | \$235,218                        | \$3,066,809            | \$198,211                 | \$37,006              | \$3,029,803                  |
| 9           | 71         | \$244,626                        | \$3,029,803            | \$194,962                 | \$49,664              | \$2,980,139                  |
| 10          | 72         | \$254,411                        | \$2,980,139            | \$190,801                 | \$63,610              | \$2,916,529                  |
| 11          | 73         | \$264,588                        | \$2,916,529            | \$185,636                 | \$78,952              | \$2,837,577                  |
| 12          | 74         | \$275,171                        | \$2,837,577            | \$179,368                 | \$95,803              | \$2,741,774                  |
| 13          | 75         | \$286,178                        | \$2,741,774            | \$171,892                 | \$114,286             | \$2,627,488                  |
| 14          | 76         | \$297,625                        | \$2,627,488            | \$163,090                 | \$134,535             | \$2,492,953                  |
| 15          | 77         | \$309,530                        | \$2,492,953            | \$152,840                 | \$156,691             | \$2,336,262                  |
| 16          | 78         | \$321,911                        | \$2,336,262            | \$141,005                 | \$180,907             | \$2,155,355                  |
| 17          | 79         | \$334,788                        | \$2,155,355            | \$127,440                 | \$207,348             | \$1,948,007                  |
| 18          | 80         | \$348,179                        | \$1,948,007            | \$111,988                 | \$236,191             | \$1,711,816                  |
| 19          | 81         | \$362,107                        | \$1,711,816            | \$94,480                  | \$267,627             | \$1,444,189                  |
| 20          | 82         | \$376,591                        | \$1,444,189            | \$74,732                  | \$301,859             | \$1,142,330                  |
| 21          | 83         | \$391,655                        | \$1,142,330            | \$52,547                  | \$339,107             | \$803,223                    |
| 22          | 84         | \$407,321                        | \$803,223              | \$27,713                  | \$379,608             | \$423,615                    |
| 23          | 85         | \$423,614                        | \$423,615              | \$0                       | \$423,613             | \$2                          |



**Asset Life Schedule**  
**Jonathan and Sarah Edwards**

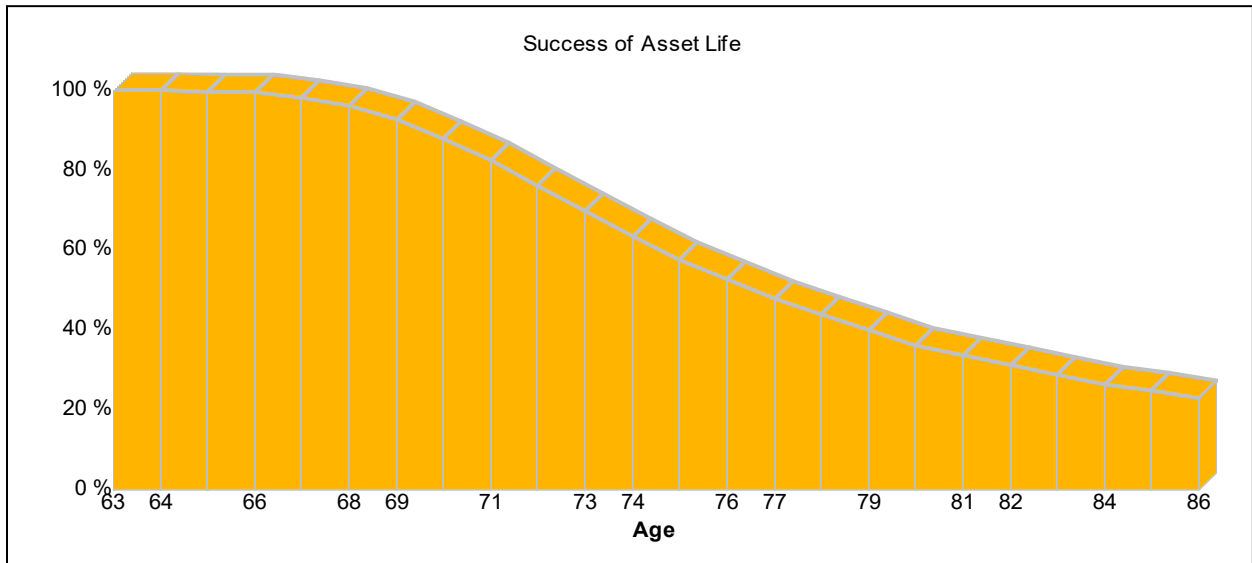
| <u>Year</u> | <u>Age</u> | <u>Inflation<br/>Adjusted<br/>Income</u> | <u>Value of<br/>Assets</u> | <u>Income From<br/>Assets</u> | <u>Use of<br/>Capital</u> | <u>Assets at<br/>End of Year</u> |
|-------------|------------|--|----------------------------|-------------------------------|---------------------------|----------------------------------|
| 24          | 86         | \$440,558                                | \$2                        | \$0                           | \$2                       | \$0                              |

## Asset Life Schedule Jonathan and Sarah Edwards

### Monte Carlo Asset Exhaustion Tests

Mean return on investments: 7.00 %  
Standard Deviation: 35.0

"Success" in the chart and table below is indicated by the percentage of Monte Carlo Simulations having a positive asset value at the end of the year.



### Monte Carlo Asset Exhaustion Tests

| <u>Year</u> | <u>Age</u> | <u>Success</u> |
|-------------|------------|----------------|
| 1           | 63         | 100%           |
| 2           | 64         | 99.92%         |
| 3           | 65         | 99.70%         |
| 4           | 66         | 99.30%         |
| 5           | 67         | 98.24%         |
| 6           | 68         | 96.21%         |
| 7           | 69         | 92.91%         |
| 8           | 70         | 88.00%         |
| 9           | 71         | 82.20%         |
| 10          | 72         | 76.01%         |
| 11          | 73         | 69.54%         |
| 12          | 74         | 63.38%         |
| 13          | 75         | 57.62%         |
| 14          | 76         | 52.47%         |
| 15          | 77         | 47.88%         |
| 16          | 78         | 43.73%         |
| 17          | 79         | 39.87%         |
| 18          | 80         | 36.26%         |
| 19          | 81         | 33.77%         |
| 20          | 82         | 31.20%         |
| 21          | 83         | 28.67%         |
| 22          | 84         | 26.43%         |

**Asset Life Schedule**  
**Jonathan and Sarah Edwards**

**Monte Carlo Asset Exhaustion Tests**

| <u>Year</u> | <u>Age</u> | <u>Success</u> |
|-------------|------------|----------------|
| 23          | 85         | 24.70%         |
| 24          | 86         | 22.94%         |

**Yearly Retirement Funding**  
**Jonathan and Sarah Edwards**

**Summary**

|      | <b>Available</b>   | <b>+</b> | <b>Income</b> | <b>-</b> | <b>Taxes &amp;</b> | <b>=</b> | <b>Adjusted</b>    | <b>Surplus</b>   | <b>Minimum</b>       | <b>Shortfall</b> |
|------|--------------------|----------|---------------|----------|--------------------|----------|--------------------|------------------|----------------------|------------------|
|      | <b>Investments</b> |          |               |          | <b>Expenses</b>    |          | <b>Investments</b> | <b>(Deficit)</b> | <b>Distributions</b> |                  |
| 2017 | \$702,897          |          | \$61,846      |          | \$114,909          |          | \$655,403          | (\$50,986)       | \$2,076              | \$0              |
| 2018 | \$693,864          |          | \$58,302      |          | \$92,911           |          | \$659,255          | (\$27,998)       | \$6,611              | \$0              |
| 2019 | \$698,294          |          | \$55,098      |          | \$94,563           |          | \$658,829          | (\$32,742)       | \$6,723              | \$0              |
| 2020 | \$698,102          |          | \$52,209      |          | \$96,466           |          | \$653,845          | (\$44,257)       | \$0                  | \$0              |
| 2021 | \$692,587          |          | \$49,611      |          | \$98,612           |          | \$643,586          | (\$41,756)       | \$7,245              | \$0              |
| 2022 | \$681,787          |          | \$47,284      |          | \$129,469          |          | \$599,602          | (\$74,803)       | \$7,382              | \$0              |
| 2023 | \$634,563          |          | \$45,210      |          | \$103,634          |          | \$576,139          | (\$50,912)       | \$7,512              | \$0              |
| 2024 | \$609,501          |          | \$43,369      |          | \$106,507          |          | \$546,363          | (\$55,490)       | \$7,648              | \$0              |
| 2025 | \$577,621          |          | \$41,747      |          | \$109,620          |          | \$509,748          | (\$60,105)       | \$7,768              | \$0              |
| 2026 | \$538,353          |          | \$40,328      |          | \$112,974          |          | \$465,707          | (\$64,729)       | \$7,917              | \$0              |
| 2027 | \$491,063          |          | \$39,100      |          | \$151,207          |          | \$378,956          | (\$104,059)      | \$8,048              | \$0              |
| 2028 | \$397,647          |          | \$38,050      |          | \$120,418          |          | \$315,279          | (\$74,182)       | \$8,186              | \$0              |
| 2029 | \$329,147          |          | \$37,167      |          | \$124,513          |          | \$241,802          | (\$79,043)       | \$8,302              | \$0              |
| 2030 | \$250,063          |          | \$36,442      |          | \$128,861          |          | \$157,643          | (\$83,999)       | \$8,420              | \$0              |
| 2031 | \$160,218          |          | \$35,864      |          | \$133,468          |          | \$62,613           | (\$91,969)       | \$5,636              | \$0              |
| 2032 | \$62,613           |          | \$35,426      |          | \$180,476          |          | \$0                | (\$141,010)      | \$4,040              | (\$82,437)       |
| 2033 | \$0                |          | \$35,120      |          | \$143,481          |          | \$0                | (\$108,362)      | \$0                  | (\$190,799)      |
| 2034 | \$0                |          | \$34,940      |          | \$148,900          |          | \$0                | (\$113,960)      | \$0                  | (\$304,759)      |
| 2035 | \$0                |          | \$34,879      |          | \$154,606          |          | \$0                | (\$119,727)      | \$0                  | (\$424,486)      |
| 2036 | \$0                |          | \$34,932      |          | \$160,604          |          | \$0                | (\$125,672)      | \$0                  | (\$550,158)      |
| 2037 | \$0                |          | \$0           |          | \$0                |          | \$0                | \$0              | \$0                  | (\$550,158)      |
| 2038 | \$0                |          | \$0           |          | \$0                |          | \$0                | \$0              | \$0                  | (\$550,158)      |
| 2039 | \$0                |          | \$0           |          | \$0                |          | \$0                | \$0              | \$0                  | (\$550,158)      |
| 2040 | \$0                |          | \$0           |          | \$0                |          | \$0                | \$0              | \$0                  | (\$550,158)      |

The Funding needs are not met through the year 2040. These needs can be met with an additional investment in 2017 of \$238,498 bearing an after-tax return of 5.00%.

Alternatively these needs can be met with an additional investment of \$43,163 annually from 2013 to 2017 if an after tax return of 5.00% is assumed.

**Yearly Retirement Funding**  
Jonathan and Sarah Edwards

| Income      |                      |                 |              |
|-------------|----------------------|-----------------|--------------|
| <u>Year</u> | <u>Mortg. Rec...</u> | <u>Soc.Sec.</u> | <u>Total</u> |
| 2017        | \$50,148             | \$11,699        | \$61,846     |
| 2018        | \$46,136             | \$12,167        | \$58,302     |
| 2019        | \$42,445             | \$12,653        | \$55,098     |
| 2020        | \$39,049             | \$13,159        | \$52,209     |
| 2021        | \$35,925             | \$13,686        | \$49,611     |
| 2022        | \$33,051             | \$14,233        | \$47,284     |
| 2023        | \$30,407             | \$14,802        | \$45,210     |
| 2024        | \$27,975             | \$15,395        | \$43,369     |
| 2025        | \$25,737             | \$16,010        | \$41,747     |
| 2026        | \$23,678             | \$16,651        | \$40,328     |
| 2027        | \$21,783             | \$17,317        | \$39,100     |
| 2028        | \$20,041             | \$18,009        | \$38,050     |
| 2029        | \$18,438             | \$18,730        | \$37,167     |
| 2030        | \$16,963             | \$19,479        | \$36,442     |
| 2031        | \$15,606             | \$20,258        | \$35,864     |
| 2032        | \$14,357             | \$21,068        | \$35,426     |
| 2033        | \$13,209             | \$21,911        | \$35,120     |
| 2034        | \$12,152             | \$22,788        | \$34,940     |
| 2035        | \$11,180             | \$23,699        | \$34,879     |
| 2036        | \$10,285             | \$24,647        | \$34,932     |
| 2037        | \$0                  | \$0             | \$0          |
| 2038        | \$0                  | \$0             | \$0          |
| 2039        | \$0                  | \$0             | \$0          |
| 2040        | \$0                  | \$0             | \$0          |

**Yearly Retirement Funding**  
Jonathan and Sarah Edwards

| <u>Year</u> | <u>Expenses</u>      |                   |                  |                   |                |              | <u>Total</u> |
|-------------|----------------------|-------------------|------------------|-------------------|----------------|--------------|--------------|
|             | <u>Miscellane...</u> | <u>Recreation</u> | <u>Household</u> | <u>Automobile</u> | <u>Medical</u> | <u>Other</u> |              |
| 2017        | \$17,197             | \$8,891           | \$2,808          | \$23,397          | \$6,060        | \$32,756     | \$91,109     |
| 2018        | \$17,885             | \$9,247           | \$2,920          | \$0               | \$6,423        | \$34,066     | \$70,541     |
| 2019        | \$18,600             | \$9,616           | \$3,037          | \$0               | \$6,809        | \$35,429     | \$73,491     |
| 2020        | \$19,344             | \$10,001          | \$3,158          | \$0               | \$7,217        | \$36,846     | \$76,567     |
| 2021        | \$20,118             | \$10,401          | \$3,285          | \$0               | \$7,650        | \$38,320     | \$79,774     |
| 2022        | \$20,923             | \$10,817          | \$3,416          | \$28,466          | \$8,110        | \$39,853     | \$111,584    |
| 2023        | \$21,760             | \$11,250          | \$3,553          | \$0               | \$8,596        | \$41,447     | \$86,605     |
| 2024        | \$22,630             | \$11,700          | \$3,695          | \$0               | \$9,112        | \$43,105     | \$90,241     |
| 2025        | \$23,535             | \$12,168          | \$3,842          | \$0               | \$9,659        | \$44,829     | \$94,033     |
| 2026        | \$24,477             | \$12,655          | \$3,996          | \$0               | \$10,238       | \$46,622     | \$97,987     |
| 2027        | \$25,456             | \$13,161          | \$4,156          | \$34,634          | \$10,852       | \$48,487     | \$136,745    |
| 2028        | \$26,474             | \$13,687          | \$4,322          | \$0               | \$11,503       | \$50,426     | \$106,413    |
| 2029        | \$27,533             | \$14,235          | \$4,495          | \$0               | \$12,194       | \$52,443     | \$110,900    |
| 2030        | \$28,634             | \$14,804          | \$4,675          | \$0               | \$12,925       | \$54,541     | \$115,580    |
| 2031        | \$29,780             | \$15,396          | \$4,862          | \$0               | \$13,701       | \$56,723     | \$120,461    |
| 2032        | \$30,971             | \$16,012          | \$5,056          | \$42,137          | \$14,523       | \$58,992     | \$167,691    |
| 2033        | \$32,210             | \$16,653          | \$5,259          | \$0               | \$15,394       | \$61,351     | \$130,866    |
| 2034        | \$33,498             | \$17,319          | \$5,469          | \$0               | \$16,318       | \$63,805     | \$136,409    |
| 2035        | \$34,838             | \$18,011          | \$5,688          | \$0               | \$17,297       | \$66,358     | \$142,192    |
| 2036        | \$36,231             | \$18,732          | \$5,915          | \$0               | \$18,335       | \$69,012     | \$148,225    |
| 2037        | \$0                  | \$0               | \$0              | \$0               | \$0            | \$0          | \$0          |
| 2038        | \$0                  | \$0               | \$0              | \$0               | \$0            | \$0          | \$0          |
| 2039        | \$0                  | \$0               | \$0              | \$0               | \$0            | \$0          | \$0          |
| 2040        | \$0                  | \$0               | \$0              | \$0               | \$0            | \$0          | \$0          |

**Yearly Retirement Funding**  
Jonathan and Sarah Edwards

| <u>Year</u> | <u>Saver Fund...</u> | <u>Real Estat...</u> | <u>Investments</u>   |                      | <u>Stocks</u> | <u>Total</u> |
|-------------|----------------------|----------------------|----------------------|----------------------|---------------|--------------|
|             |                      |                      | <u>Retirement...</u> | <u>Star Manuf...</u> |               |              |
| 2017        | \$120,976            | \$54,122             | \$54,349             | \$446,240            | \$27,210      | \$702,897    |
| 2018        | \$120,976            | \$55,204             | \$55,410             | \$462,274            | \$0           | \$693,864    |
| 2019        | \$116,561            | \$56,308             | \$56,407             | \$469,018            | \$0           | \$698,294    |
| 2020        | \$112,162            | \$57,434             | \$57,328             | \$471,178            | \$0           | \$698,102    |
| 2021        | \$112,162            | \$58,583             | \$60,767             | \$461,075            | \$0           | \$692,587    |
| 2022        | \$107,621            | \$59,755             | \$61,547             | \$452,864            | \$0           | \$681,787    |
| 2023        | \$103,099            | \$60,950             | \$62,208             | \$408,306            | \$0           | \$634,563    |
| 2024        | \$98,597             | \$62,169             | \$62,750             | \$385,985            | \$0           | \$609,501    |
| 2025        | \$94,115             | \$63,412             | \$63,159             | \$356,935            | \$0           | \$577,621    |
| 2026        | \$89,676             | \$64,680             | \$63,420             | \$320,576            | \$0           | \$538,353    |
| 2027        | \$85,258             | \$65,974             | \$63,516             | \$276,315            | \$0           | \$491,063    |
| 2028        | \$80,886             | \$67,293             | \$63,431             | \$186,037            | \$0           | \$397,647    |
| 2029        | \$76,561             | \$68,639             | \$63,144             | \$120,803            | \$0           | \$329,147    |
| 2030        | \$72,284             | \$70,012             | \$62,666             | \$45,100             | \$0           | \$250,063    |
| 2031        | \$68,057             | \$71,412             | \$20,749             | \$0                  | \$0           | \$160,218    |
| 2032        | \$62,613             | \$0                  | \$0                  | \$0                  | \$0           | \$62,613     |
| 2033        | \$0                  | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2034        | \$0                  | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2035        | \$0                  | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2036        | \$0                  | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2037        | \$0                  | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2038        | \$0                  | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2039        | \$0                  | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2040        | \$0                  | \$0                  | \$0                  | \$0                  | \$0           | \$0          |

**Yearly Retirement Funding**  
**Jonathan and Sarah Edwards**

**Income from Minimum Distributions**

| <b>Year</b> | <b><u>Saver Fund...</u></b> | <b><u>Retirement...</u></b> | <b><u>Total</u></b> |
|-------------|-----------------------------|-----------------------------|---------------------|
| 2017        | \$0                         | \$2,076                     | \$2,076             |
| 2018        | \$4,415                     | \$2,196                     | \$6,611             |
| 2019        | \$4,399                     | \$2,324                     | \$6,723             |
| 2020        | \$0                         | \$0                         | \$0                 |
| 2021        | \$4,541                     | \$2,704                     | \$7,245             |
| 2022        | \$4,522                     | \$2,860                     | \$7,382             |
| 2023        | \$4,502                     | \$3,010                     | \$7,512             |
| 2024        | \$4,482                     | \$3,166                     | \$7,648             |
| 2025        | \$4,439                     | \$3,329                     | \$7,768             |
| 2026        | \$4,418                     | \$3,499                     | \$7,917             |
| 2027        | \$4,372                     | \$3,676                     | \$8,048             |
| 2028        | \$4,325                     | \$3,861                     | \$8,186             |
| 2029        | \$4,277                     | \$4,025                     | \$8,302             |
| 2030        | \$4,227                     | \$4,193                     | \$8,420             |
| 2031        | \$4,175                     | \$1,461                     | \$5,636             |
| 2032        | \$4,040                     | \$0                         | \$4,040             |
| 2033        | \$0                         | \$0                         | \$0                 |
| 2034        | \$0                         | \$0                         | \$0                 |
| 2035        | \$0                         | \$0                         | \$0                 |
| 2036        | \$0                         | \$0                         | \$0                 |
| 2037        | \$0                         | \$0                         | \$0                 |
| 2038        | \$0                         | \$0                         | \$0                 |
| 2039        | \$0                         | \$0                         | \$0                 |
| 2040        | \$0                         | \$0                         | \$0                 |



**Yearly Retirement Funding**  
Jonathan and Sarah Edwards

| <b>Taxes on Entered Income</b> |                      |                 |              |
|--------------------------------|----------------------|-----------------|--------------|
| <u>Year</u>                    | <u>Mortg. Rec...</u> | <u>Soc.Sec.</u> | <u>Total</u> |
| 2017                           | \$19,858             | \$3,942         | \$23,800     |
| 2018                           | \$18,270             | \$4,100         | \$22,370     |
| 2019                           | \$16,808             | \$4,264         | \$21,072     |
| 2020                           | \$15,464             | \$4,435         | \$19,899     |
| 2021                           | \$14,226             | \$4,612         | \$18,838     |
| 2022                           | \$13,088             | \$4,797         | \$17,885     |
| 2023                           | \$12,041             | \$4,988         | \$17,029     |
| 2024                           | \$11,078             | \$5,188         | \$16,266     |
| 2025                           | \$10,192             | \$5,395         | \$15,587     |
| 2026                           | \$9,376              | \$5,611         | \$14,987     |
| 2027                           | \$8,626              | \$5,836         | \$14,462     |
| 2028                           | \$7,936              | \$6,069         | \$14,005     |
| 2029                           | \$7,301              | \$6,312         | \$13,613     |
| 2030                           | \$6,717              | \$6,564         | \$13,281     |
| 2031                           | \$6,180              | \$6,827         | \$13,007     |
| 2032                           | \$5,685              | \$7,100         | \$12,785     |
| 2033                           | \$5,231              | \$7,384         | \$12,615     |
| 2034                           | \$4,812              | \$7,679         | \$12,491     |
| 2035                           | \$4,427              | \$7,987         | \$12,414     |
| 2036                           | \$4,073              | \$8,306         | \$12,379     |
| 2037                           | \$0                  | \$0             | \$0          |
| 2038                           | \$0                  | \$0             | \$0          |
| 2039                           | \$0                  | \$0             | \$0          |
| 2040                           | \$0                  | \$0             | \$0          |

**Yearly Retirement Funding**  
**Jonathan and Sarah Edwards**

**Taxes from Sale of Investments**

| <u>Year</u> | <u>Total</u> |
|-------------|--------------|
| 2017        | \$0          |
| 2018        | \$0          |
| 2019        | \$0          |
| 2020        | \$0          |
| 2021        | \$0          |
| 2022        | \$0          |
| 2023        | \$0          |
| 2024        | \$0          |
| 2025        | \$0          |
| 2026        | \$0          |
| 2027        | \$0          |
| 2028        | \$0          |
| 2029        | \$0          |
| 2030        | \$0          |
| 2031        | \$0          |
| 2032        | \$0          |
| 2033        | \$0          |
| 2034        | \$0          |
| 2035        | \$0          |
| 2036        | \$0          |
| 2037        | \$0          |
| 2038        | \$0          |
| 2039        | \$0          |
| 2040        | \$0          |

**Yearly Retirement Funding**  
Jonathan and Sarah Edwards

| <u>Year</u> | <u>Amounts Invested</u> |                      |                      |                      |               | <u>Total</u> |
|-------------|-------------------------|----------------------|----------------------|----------------------|---------------|--------------|
|             | <u>Saver Fund...</u>    | <u>Real Estat...</u> | <u>Retirement...</u> | <u>Star Manuf...</u> | <u>Stocks</u> |              |
| 2017        | \$0                     | \$0                  | -\$2,076             | -\$18,209            | -\$27,210     | -\$47,494    |
| 2018        | -\$4,415                | \$0                  | -\$2,196             | -\$27,998            | \$0           | -\$34,609    |
| 2019        | -\$4,399                | \$0                  | -\$2,324             | -\$32,742            | \$0           | -\$39,465    |
| 2020        | \$0                     | \$0                  | \$0                  | -\$44,257            | \$0           | -\$44,257    |
| 2021        | -\$4,541                | \$0                  | -\$2,704             | -\$41,756            | \$0           | -\$49,001    |
| 2022        | -\$4,522                | \$0                  | -\$2,860             | -\$74,803            | \$0           | -\$82,185    |
| 2023        | -\$4,502                | \$0                  | -\$3,010             | -\$50,912            | \$0           | -\$58,424    |
| 2024        | -\$4,482                | \$0                  | -\$3,166             | -\$55,490            | \$0           | -\$63,138    |
| 2025        | -\$4,439                | \$0                  | -\$3,329             | -\$60,105            | \$0           | -\$67,873    |
| 2026        | -\$4,418                | \$0                  | -\$3,499             | -\$64,729            | \$0           | -\$72,646    |
| 2027        | -\$4,372                | \$0                  | -\$3,676             | -\$104,059           | \$0           | -\$112,107   |
| 2028        | -\$4,325                | \$0                  | -\$3,861             | -\$74,182            | \$0           | -\$82,368    |
| 2029        | -\$4,277                | \$0                  | -\$4,025             | -\$79,043            | \$0           | -\$87,345    |
| 2030        | -\$4,227                | \$0                  | -\$43,092            | -\$45,100            | \$0           | -\$92,419    |
| 2031        | -\$5,444                | -\$71,412            | -\$20,749            | \$0                  | \$0           | -\$97,605    |
| 2032        | -\$62,613               | \$0                  | \$0                  | \$0                  | \$0           | -\$62,613    |
| 2033        | \$0                     | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2034        | \$0                     | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2035        | \$0                     | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2036        | \$0                     | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2037        | \$0                     | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2038        | \$0                     | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2039        | \$0                     | \$0                  | \$0                  | \$0                  | \$0           | \$0          |
| 2040        | \$0                     | \$0                  | \$0                  | \$0                  | \$0           | \$0          |