

Long-Term Financial Planning Tool

Client: John Doe & Family



08/02/18

Goals/Client Inputs:

\$234,000	Retirement Income Goal
\$35,000	Annual Savings
\$40,000	College Cost/Year
18	Sally
16	Jessica
\$25,000	Social Security Inc.
65	Age to start Soc. Sec.
\$0	Annual Pension Income
0	Pension Starting Age
\$0	Estimated Inheritance
0	Est. Inheritance Year

7/26/18

Total Assets	\$ in 000's
Cherry Tree Wealth	\$ 1,500
Lot in Utah	\$ 350
Business Value	\$ 900
Kids College 529's	\$ 150
John's 401K	\$ 350
Cash	\$ 250
Total	\$ 3,500

Model Assumptions:

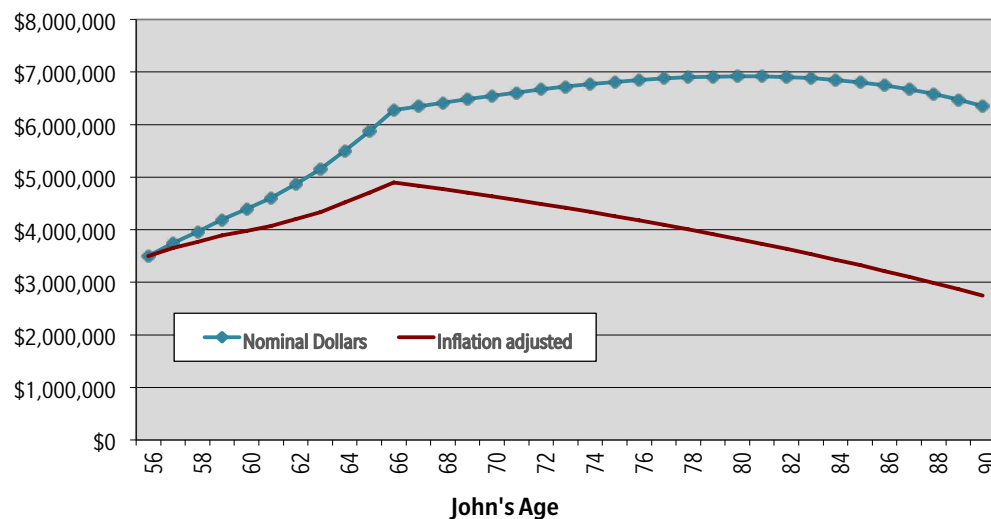
2.5%	Inflation/year
4.0%	College Cost Inflation/year Projection
6.0%	Portfolio return/year (pre-retirement)
5.5%	Portfolio return/year (retirement)
4.5%	Retirement Spend Rate (4% to 5%)

Results:

65	Projected Retirement Age (where income hits goal)		
\$6,272,758	Projected Portfolio at Retirement	PV=	\$5,022,776
\$295,662	Projected Retirement Income	PV=	\$236,745
\$6,216,760	Portfolio Size At Age 90	PV=	\$2,685,052
\$14,625	Est. Monthly Retirement Spending (after tax @25%)		

Year	Your Age	Starting Portfolio	Percent Change	Portfolio Return	%	Your Annual Savings	Your College Spending	Ending Portfolio	Retirement Spending	Per Child College Cost/Year	Sally Age	Jessica Age	Part-Time/Pension Income	Social Security Income	Inheritance Received	Retirement Income Goal
2019	56	\$3,500,000		\$210,000	6.0%	\$35,000	\$0	\$3,745,000	\$157,500	\$40,000	18	16	\$0	\$0	\$0	\$234,000
2020	57	\$3,745,000	7.0%	\$224,700	6.0%	\$35,875	\$41,600	\$3,963,975	\$168,525	\$41,600	19	17	\$0	\$0	\$0	\$239,850
2021	58	\$3,963,975	5.8%	\$237,839	6.0%	\$36,772	\$43,264	\$4,195,321	\$178,379	\$43,264	20	18	\$0	\$0	\$0	\$245,846
2022	59	\$4,195,321	5.8%	\$251,719	6.0%	\$37,691	\$89,989	\$4,394,743	\$188,789	\$44,995	21	19	\$0	\$0	\$0	\$251,992
2023	60	\$4,394,743	4.8%	\$263,685	6.0%	\$38,633	\$93,589	\$4,603,472	\$197,763	\$46,794	22	20	\$0	\$0	\$0	\$258,292
2024	61	\$4,603,472	4.7%	\$276,208	6.0%	\$39,599	\$48,666	\$4,870,614	\$207,156	\$48,666	23	21	\$0	\$0	\$0	\$264,750
2025	62	\$4,870,614	5.8%	\$292,237	6.0%	\$40,589	\$50,613	\$5,152,827	\$219,178	\$50,613	24	22	\$0	\$0	\$0	\$271,368
2026	63	\$5,152,827	5.8%	\$309,170	6.0%	\$41,604	\$0	\$5,503,600	\$231,877	\$52,637	25	23	\$0	\$0	\$0	\$278,152
2027	64	\$5,503,600	6.8%	\$330,216	6.0%	\$42,644	\$0	\$5,876,461	\$247,662	\$54,743	26	24	\$0	\$0	\$0	\$285,106
2028	65	\$5,876,461	6.8%	\$352,588	6.0%	\$43,710	\$0	\$6,272,758	\$295,662	\$56,932	27	25	\$0	\$31,222	\$0	\$292,234
2029	66	\$6,272,758	6.7%	\$345,002	5.5%	\$0	\$0	\$6,346,708	\$303,054	\$59,210	28	26	\$0	\$32,002	\$0	\$299,540
2030	67	\$6,346,708	1.2%	\$349,069	5.5%	\$0	\$0									
2031	68	\$6,417,949	1.1%	\$352,987	5.5%	\$0	\$0									
2032	69	\$6,486,163	1.1%	\$356,739	5.5%	\$0	\$0									
2033	70	\$6,551,009	1.0%	\$360,305	5.5%	\$0	\$0									
2034	71	\$6,612,124	0.9%	\$363,667	5.5%	\$0	\$0									
2035	72	\$6,669,120	0.9%	\$366,802	5.5%	\$0	\$0									
2036	73	\$6,721,585	0.8%	\$369,687	5.5%	\$0	\$0									
2037	74	\$6,769,077	0.7%	\$372,299	5.5%	\$0	\$0									
2038	75	\$6,811,126	0.6%	\$374,612	5.5%	\$0	\$0									
2039	76	\$6,847,231	0.5%	\$376,598	5.5%	\$0	\$0									
2040	77	\$6,876,860	0.4%	\$378,227	5.5%	\$0	\$0									
2041	78	\$6,899,444	0.3%	\$379,469	5.5%	\$0	\$0									
2042	79	\$6,914,379	0.2%	\$380,291	5.5%	\$0	\$0									
2043	80	\$6,921,022	0.1%	\$380,656	5.5%	\$0	\$0									
2044	81	\$6,918,689	0.0%	\$380,528	5.5%	\$0	\$0									
2045	82	\$6,906,653	-0.2%	\$379,866	5.5%	\$0	\$0									
2046	83	\$6,884,141	-0.3%	\$378,628	5.5%	\$0	\$0									
2047	84	\$6,850,332	-0.5%	\$376,768	5.5%	\$0	\$0									
2048	85	\$6,804,352	-0.7%	\$374,239	5.5%	\$0	\$0									
2049	86	\$6,745,274	-0.9%	\$370,990	5.5%	\$0	\$0									
2050	87	\$6,672,114	-1.1%	\$366,966	5.5%	\$0	\$0									
2051	88	\$6,583,827	-1.3%	\$362,110	5.5%	\$0	\$0									
2052	89	\$6,479,303	-1.6%	\$356,362	5.5%	\$0	\$0									
2053	90	\$6,357,363	-1.9%	\$349,655	5.5%	\$0	\$0									

John Doe Portfolio Size



Notes: Home Value \$1,000,000

Mortgage (\$100,000)

Home Equity \$900,000