

Goals/Client Inputs:

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

1/1/2022	
Total	\$ in
Assets	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

Long-Term Financial Plan

Client: John Doe & Family
1/1/2022



Model Assumptions:

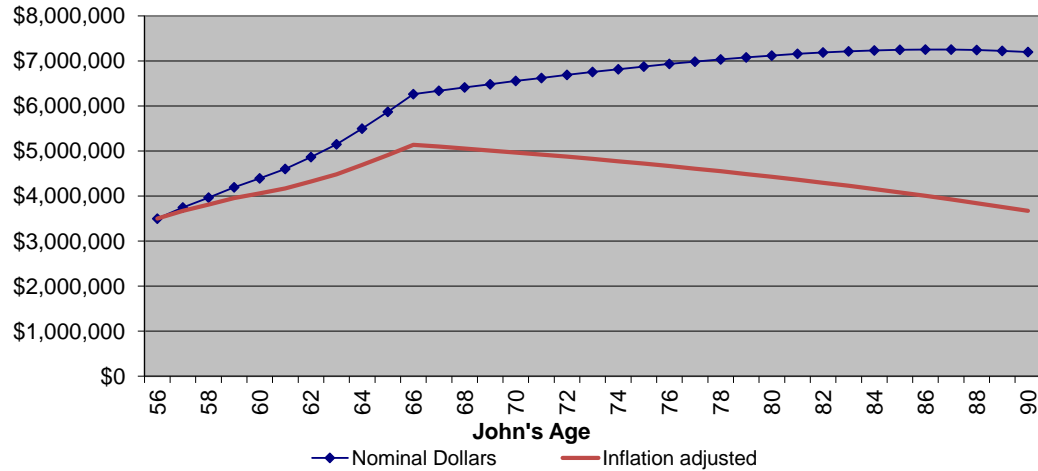
2.0% Inflation/year
4.0% College Cost Inflation/year Projection
6.0% Portfolio return/year (pre-retirement)
5.5% Portfolio return/year (retirement)
4.5% Retirement Spend Rate (4% to 5%)

Results:

65 Projected Retirement Age (where income hits goal)	
\$6,262,367 Projected Portfolio at Retirement	PV= \$5,240,068
\$293,957 Projected Retirement Income	PV= \$245,970
\$7,159,032 Portfolio Size At Age 90	PV= \$3,651,308
\$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
2022	56	\$3,500,000		6.0%	\$35,000	\$0	\$3,745,000	\$157,500	\$40,000	18	16	\$0	\$0	\$0	\$234,000
2023	57	\$3,745,000	7.0%	6.0%	\$35,700	\$41,600	\$3,963,800	\$168,525	\$41,600	19	17	\$0	\$0	\$0	\$238,680
2024	58	\$3,963,800	5.8%	6.0%	\$36,414	\$43,264	\$4,194,778	\$178,371	\$43,264	20	18	\$0	\$0	\$0	\$243,454
2025	59	\$4,194,778	5.8%	6.0%	\$37,142	\$89,989	\$4,393,618	\$188,765	\$44,995	21	19	\$0	\$0	\$0	\$248,323
2026	60	\$4,393,618	4.7%	6.0%	\$37,885	\$93,589	\$4,601,531	\$197,713	\$46,794	22	20	\$0	\$0	\$0	\$253,289
2027	61	\$4,601,531	4.7%	6.0%	\$38,643	\$48,666	\$4,867,600	\$207,069	\$48,666	23	21	\$0	\$0	\$0	\$258,355
2028	62	\$4,867,600	5.8%	6.0%	\$39,416	\$50,613	\$5,148,459	\$219,042	\$50,613	24	22	\$0	\$0	\$0	\$263,522
2029	63	\$5,148,459	5.8%	6.0%	\$40,204	\$0	\$5,497,570	\$231,681	\$52,637	25	23	\$0	\$0	\$0	\$268,792
2030	64	\$5,497,570	6.8%	6.0%	\$41,008	\$0	\$5,868,433	\$247,391	\$54,743	26	24	\$0	\$0	\$0	\$274,168
2031	65	\$5,868,433	6.7%	6.0%	\$41,828	\$0	\$6,262,367	\$293,957	\$56,932	27	25	\$0	\$29,877	\$0	\$279,652
2032	66	\$6,262,367	6.7%	5.5%	\$0	\$0	\$6,337,436	\$299,836	\$59,210	28	26	\$0	\$30,475	\$0	\$285,245
2033	67	\$6,337,436	1.2%	5.5%			\$348,559								\$290,950
2034	68	\$6,411,247	1.2%	5.5%			\$352,619								\$296,769
2035	69	\$6,483,622	1.1%	5.5%			\$356,599								\$302,704
2036	70	\$6,554,373	1.1%	5.5%			\$360,491								\$308,758
2037	71	\$6,623,299	1.1%	5.5%			\$364,281								\$314,933
2038	72	\$6,690,184	1.0%	5.5%			\$367,960								\$321,232
2039	73	\$6,754,799	1.0%	5.5%			\$371,514								\$327,656
2040	74	\$6,816,902	0.9%	5.5%			\$374,930								\$334,210
2041	75	\$6,876,232	0.9%	5.5%			\$378,193								\$340,894
2042	76	\$6,932,514	0.8%	5.5%			\$381,288								\$347,712
2043	77	\$6,985,452	0.8%	5.5%			\$384,200								\$354,666
2044	78	\$7,034,736	0.7%	5.5%			\$386,910								\$361,759
2045	79	\$7,080,031	0.6%	5.5%			\$389,402								\$368,994
2046	80	\$7,120,986	0.6%	5.5%			\$391,654								\$376,374
2047	81	\$7,157,224	0.5%	5.5%			\$393,647								\$383,902
2048	82	\$7,188,346	0.4%	5.5%			\$395,359								\$391,580
2049	83	\$7,213,930	0.4%	5.5%			\$396,766								\$399,411
2050	84	\$7,233,526	0.3%	5.5%			\$397,844								\$407,400
2051	85	\$7,246,656	0.2%	5.5%			\$398,566								\$415,548
2052	86	\$7,252,814	0.1%	5.5%			\$398,905								\$423,859
2053	87	\$7,251,462	0.0%	5.5%			\$398,830								\$432,336
2054	88	\$7,242,031	-0.1%	5.5%			\$398,312								\$440,982
2055	89	\$7,223,916	-0.3%	5.5%			\$397,315								\$449,802
2056	90	\$7,196,477	-0.4%	5.5%			\$395,806								\$458,798

John Doe Portfolio Size



Primary Home Value \$ 750,000 Home Mortgage \$ (200,000) Home Equity \$ 550,000