

# Goal Funding Analysis for Jones Household

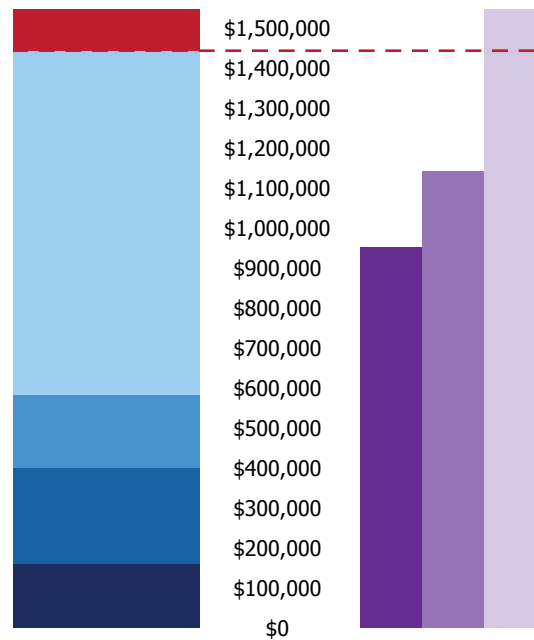
1/6/2012

You may need to add resources or revisit your goal plan to address the funding shortfall for your Aspirational Goal Level.

## Resources

	Balance Sheet Value <sup>1</sup>
<b>Additional Income</b>	<b>\$860,234</b>
Merideth's SS	\$275,290
Thomas' Social Security	\$274,839
Duxbury School District	\$199,818
XYZ Insurance Co. Deferred Fixed Annuity	\$110,285
<b>Future Savings</b>	<b>\$181,711</b>
After tax savings	\$93,490
401(k) Deferrals	\$88,221
<b>Retirement Accounts<sup>2</sup></b>	<b>\$238,645</b>
Merideth's Roth IRA	\$110,841
ABC Co. 401(k)	\$65,333
Thomas' IRA	\$62,470
<b>Brokerage/Bank Accounts</b>	<b>\$161,480</b>
Jones Trust Brokerage	\$159,446
Joint Checking	\$2,034
<b>Total Resources</b>	<b>\$1,442,072</b>

## Household Balance Sheet



## Goals

	Balance Sheet Value <sup>1</sup>
<b>Necessary Goal Level</b>	<b>\$950,824</b>
Retirement Living Expenses	\$876,108
Jenny's College	\$74,715
Retirement Vacations	\$0
Vacation	\$0
Cape Condo	\$0
<b>Target Goal Level</b>	<b>\$1,140,625</b>
Retirement Living Expenses	\$1,029,769
Jenny's College	\$110,855
Retirement Vacations	\$0
Vacation	\$0
Cape Condo	\$0
<b>Aspirational Goal Level</b>	<b>\$1,545,691</b>
Retirement Living Expenses	\$1,133,880
Jenny's College	\$215,331
Cape Condo	\$80,089
Vacation	\$64,334
Retirement Vacations	\$52,055
<b>Total Goals</b>	<b>\$1,545,691</b>
<b>Total Funding Deficit</b>	<b>(\$103,619)</b>

## Household Case Details

### Risk Capacity:

Margin of Safety for Necessary Goal Level 34%

Advisor's Case Name:	Jones Household	
<b>Principal Name:</b>	<b>Thomas Jones</b>	<b>Merideth Jones</b>
Age:	50	49
Expected Retirement Age:	67	67
Estimated Social Security:	\$2,355/mo	\$1,977/mo
Household Tax Rate <sup>3</sup> :	50.00%	

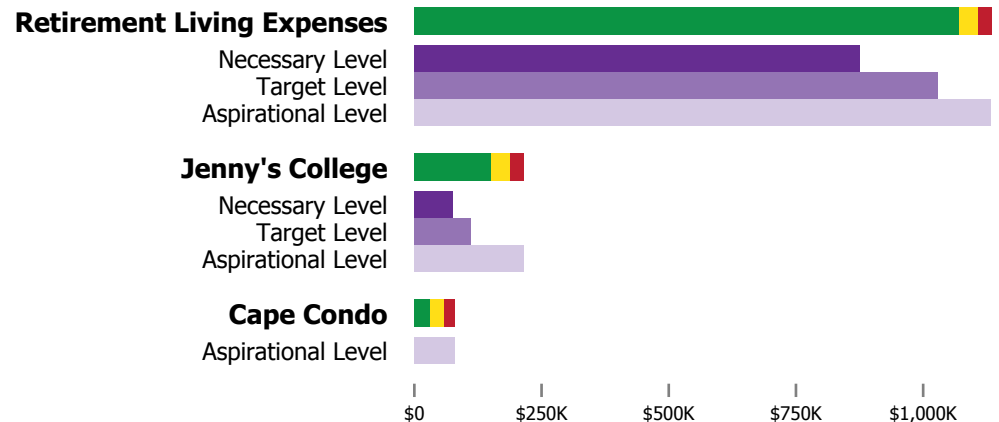
1. Present value calculated using a transaction cost of 0.5% and discount rates of 4.8% for Necessary Goals, 6.2% for Target Goals and 7.8% for Aspirational Goals. For Additional Income, Education Goals and Retirement Expense Goals, a Cost of Living Adjustment (COLA) of 2.0% is applied. COLA may be applied to Future Savings, One-Time and Recurring Goals.

2. Retirement Account values include penalties and taxes as if the money was withdrawn today.

3. Combined Federal/State tax rate.

## Goal Funding Status

Funded (Green)    Uncertain (Yellow)    Unfunded (Red)



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