



Goal Achievement Report

Prepared for SAMPLE: Jones Household

Jun 29, 2018

Prepared by

Advisor Name

Advisor Firm Name
2175 North California Blvd
Suite 400
Walnut Creek, CA 94596
(925) 299-7782
info@advisorsoftware.com

Sections

1. What Is My Plan?

The resources and goals included in your Goal Achievement Plan.

2. Can I Afford My Goals?

Analysis of your Household Balance Sheet in today's dollars.

3. How Do I Pay for My Retirement?

Year by year analysis of your cash flows during household retirement.

- Funding your Necessary Goal Level
- Funding your Target Goal Level
- Funding your Aspirational Goal Level

4. Additional Notes

What Is My Plan?

Prepared for SAMPLE: Jones Household

Jun 29, 2018

These are the Resources and Goals that have been included in your Goal Achievement Plan and are the basis for the analysis on the following page(s).

Your Resources

Anticipated Benefits	Amount	Start Date	End Date
Howard's Social Security	\$1,000/mo	Jun, 2018	Mar, 2030
Sarah's Social Security	\$2,000/mo	Jun, 2018	Oct, 2037
Anticipated Savings	Amount	Start Date	End Date
Net Savings from Wages	\$1,100/mo	Jun, 2018	Dec, 2028
Retirement Accounts	Current Value		
Google 401(k) Retirement Account	\$89,600		
Prudential 401(k)	\$147,513		
SEP IRA (rollover)	\$54,067		
Brokerage/Savings Accounts	Current Value		
Joint Brokerage Account	\$140,090		

Principal Household Members

Howard Jones	Sarah Jones
Male Age 68	Female Age 65
Date of Birth: Mar 3, 1950	Date of Birth: Oct 3, 1952
Retirement Age: 65 (Mar, 2015)	Retirement Age: 65 (Oct, 2017)
Projected End of Life: 80 (Mar, 2030)	Projected End of Life: 85 (Oct, 2037)
Tax Filing Status: Married Filing Jointly	
Effective Tax Rate: 20.00%	
Long Term Capital Gains Rate: 15.00%	

Plan FAQ

What is the end date of my Plan?

Your Plan End Date is based on the Principal Household member who is projected by your Advisor to live the longest.

Why are there 3 amounts for each Goal?

The Necessary Amount represents what you need to fund before funding anything else. The Target Amount represents the plan you expect to follow. The Aspirational Amount represents what you would like to fund if enough resources are available.

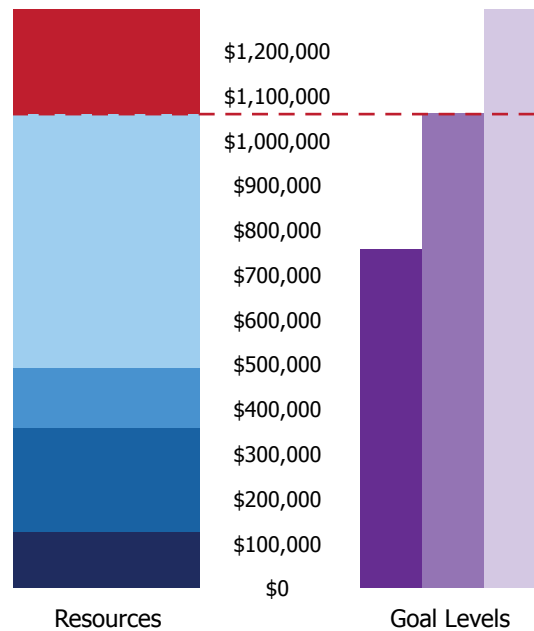
Goals

One-Time Goals	Necessary Amount	Target Amount	Aspirational Amount	Earliest Date	Target Date	Latest Date
Dream Vacation	\$10,000	\$15,000	\$20,000	Jun, 2020	Jun, 2022	Jun, 2024
Recurring Goals	Necessary Amount	Target Amount	Aspirational Amount	Start Date	End Date	
Basic Living Expenses Retired	\$3,000/mo	\$4,500/mo	\$5,500/mo	Jun, 2018	Oct, 2037	
Charitable Giving	\$1,000/yr	\$1,500/yr	\$2,000/yr	Jan, 2021	Jan, 2040	
Health Care Account	\$750/mo	\$1,000/mo	\$1,500/mo	Jun, 2018	Oct, 2037	

1. The expected retirement date of the Principal Household Member who is retiring last.

Resources	Balance Sheet Value ¹
Anticipated Benefits	\$566,514
Sarah's Social Security	\$431,591
Howard's Social Security	\$134,923
Anticipated Savings	\$133,314
Net Savings from Wages	\$133,314
Retirement Accounts	\$232,944
Prudential 401(k)	\$118,010
Google 401(k) Retirement Account	\$71,680
SEP IRA (rollover)	\$43,254
Brokerage/Savings Accounts	\$125,327
Joint Brokerage Account	\$125,327
Total Resources	\$1,058,098

Household Balance Sheet



Goals	Balance Sheet Value ²
Necessary Goal Level	\$756,970
Basic Living Expenses Retired	\$571,711
Health Care Account	\$163,742
Charitable Giving	\$13,240
Dream Vacation	\$8,278
Target Goal Level	\$1,059,468
Basic Living Expenses Retired	\$817,540
Health Care Account	\$210,310
Charitable Giving	\$18,724
Dream Vacation	\$12,894
Aspirational Goal Level	\$1,292,373
Basic Living Expenses Retired	\$960,103
Health Care Account	\$290,711
Charitable Giving	\$23,322
Dream Vacation	\$18,237
Total Goals	\$1,292,373
Total Funding Deficit	(\$234,274)

Household Spending

Your Spending Rates during Retirement	
Necessary Goal Level	\$4,337/mo
Target Goal Level	\$6,342/mo
Aspirational Goal Level	\$8,108/mo
Spending Reductions Needed ³ (based on available Resources)	
Target Goal Level	\$9/mo
Aspirational Goal Level	\$1,775/mo

Funding Percent by Goal Level

Goal Level	Cost of Goals	Resources Available	Surplus/(Deficit)	Funding %
Necessary	\$756,970	\$1,058,098	\$301,128	139.8%
Target	\$1,059,468	\$1,058,098	(\$1,370)	99.9%
Aspirational	\$1,292,373	\$1,058,098	(\$234,274)	81.9%

This table shows the percentage of Resources that are available to fund the cumulative cost of each Goal Level (for example funding the Target Level includes funding the Necessary Level).

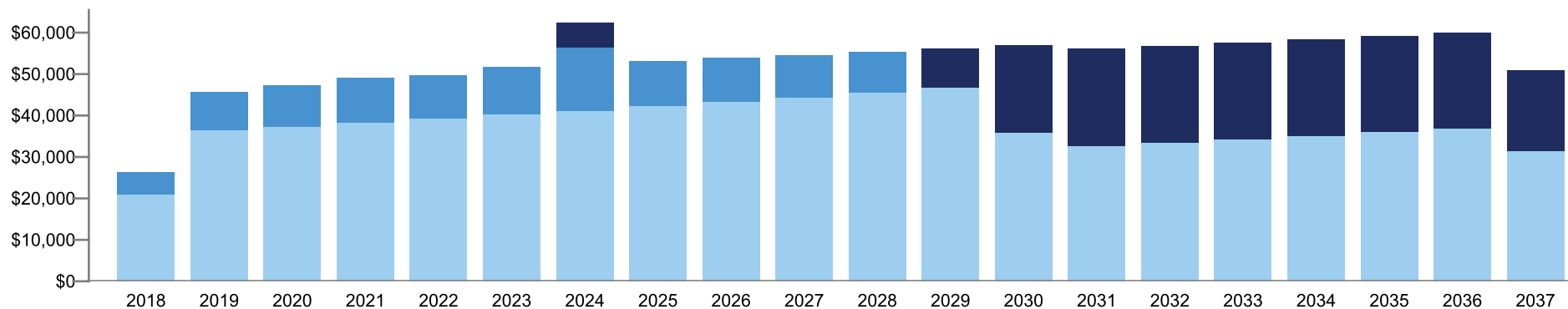
1. Anticipated Savings and Anticipated Benefits are calculated as present value using a discount rate of 3.2%, and an annual Inflation may be applied by your Advisor. For investment accounts, a transaction cost of 0.0% is applied to all non-cash holdings. For tax-deferred retirement accounts, deferred taxes are deducted.
 2. Present value calculated using discount rates of 3.2% for the Necessary Goal Level, 5.0% for the Target Level and 6.8% for the Aspirational Level. An annual Inflation may be applied by your Advisor.
 3. Cumulative spending reductions needed is calculated as a monthly average over the expected retirement period of the Principal Household Members.

Sources of Funding by Year for your Necessary Goal Level¹

This chart shows the total amount needed to fund your goals and the sources of funding in each year of your retirement.

Retirement Period 2018-2037: All of the Principal Household Members are retired now. Sarah Jones is expected to live until age 85 in 2037, which is the last year of this cash flow projection.

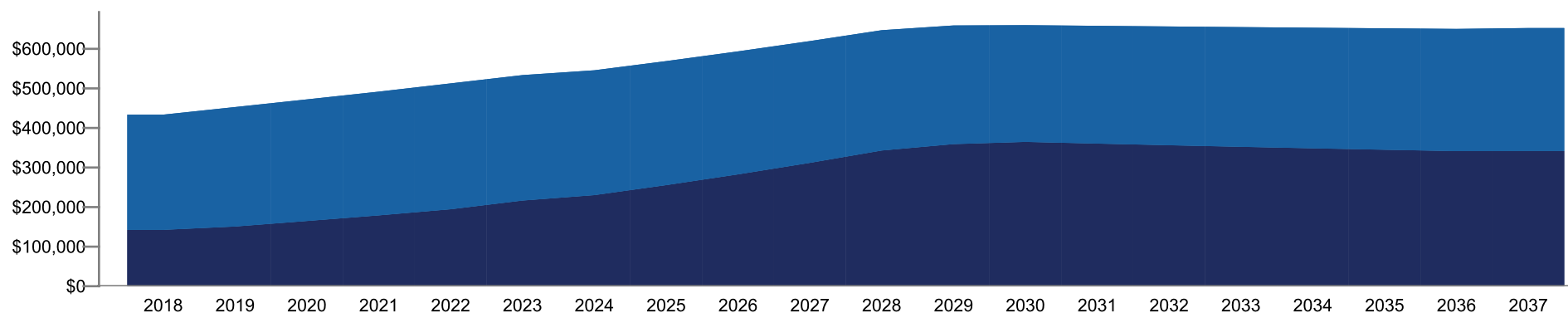
- Retirement Accounts
- Brokerage/Savings Accounts
- Anticipated Savings (Income such as a part-time job)
- Anticipated Benefits (Social Security, Pensions, Annuities)
- Funding Deficit



Account Balances by Year based on funding your Necessary Goal Level²

This chart shows the total balance of all of your Household Accounts over your retirement years.

- Retirement Accounts
- Brokerage/Savings Accounts



1. Estimated total yearly outflows to fund goals and the impact of estimated taxes, transaction costs and early withdrawal penalties (if any).

2. Estimated end-of-year balances of household accounts reflecting an increase in account values based on selected goal discount rates, as well as the impact of estimated taxes, transaction costs, early withdrawal penalties (if any) and net cash flows into/out of accounts.

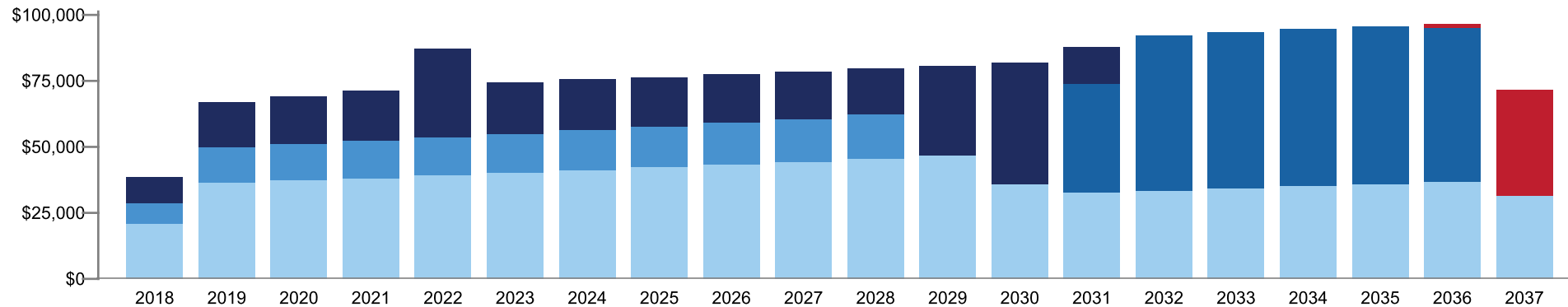
Powered by **goalgamiPro** © 2018 ASI. This report is presented for informational purposes only, and not as investment advice. The assumptions and projections are estimates, hypothetical, and are not guarantees of future results.

Sources of Funding by Year for your Target Goal Level¹

This chart shows the total amount needed to fund your goals and the sources of funding in each year of your retirement.

Retirement Period 2018-2037: All of the Principal Household Members are retired now. Sarah Jones is expected to live until age 85 in 2037, which is the last year of this cash flow projection.

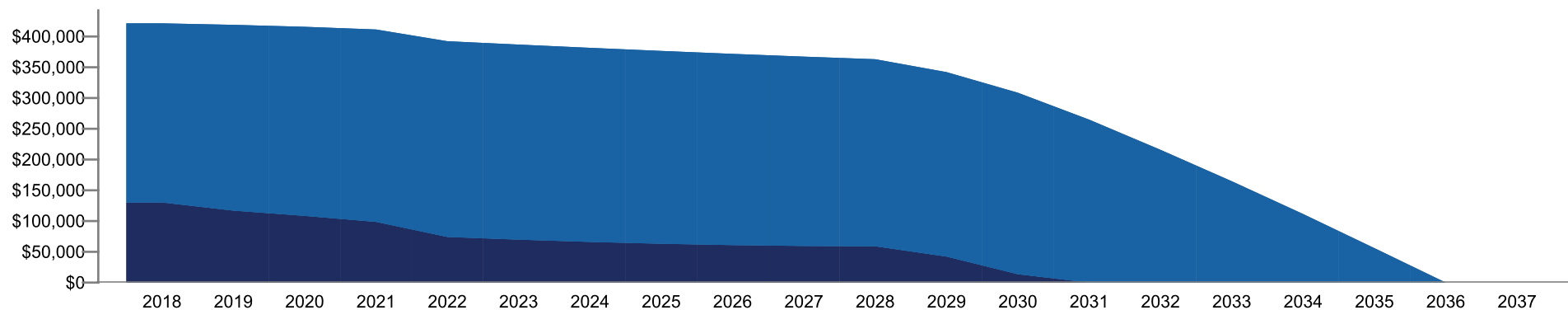
- Retirement Accounts
- Brokerage/Savings Accounts
- Anticipated Savings (Income such as a part-time job)
- Anticipated Benefits (Social Security, Pensions, Annuities)
- Funding Deficit



Account Balances by Year based on funding your Target Goal Level²

This chart shows the total balance of all of your Household Accounts over your retirement years.

- Retirement Accounts
- Brokerage/Savings Accounts



1. Estimated total yearly outflows to fund goals and the impact of estimated taxes, transaction costs and early withdrawal penalties (if any).

2. Estimated end-of-year balances of household accounts reflecting an increase in account values based on selected goal discount rates, as well as the impact of estimated taxes, transaction costs, early withdrawal penalties (if any) and net cash flows into/out of accounts.

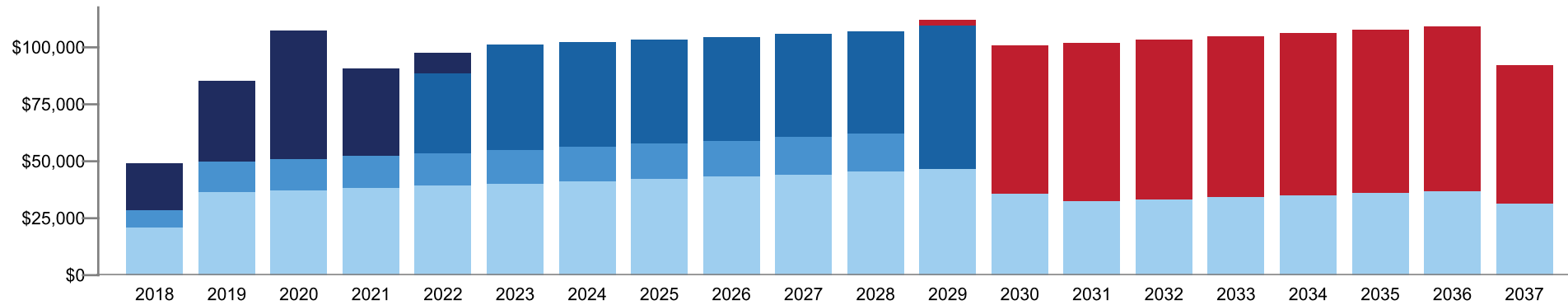
Powered by **goalgamiPro**® © 2018 ASI. This report is presented for informational purposes only, and not as investment advice. The assumptions and projections are estimates, hypothetical, and are not guarantees of future results.

Sources of Funding by Year for your Aspirational Goal Level¹

This chart shows the total amount needed to fund your goals and the sources of funding in each year of your retirement.

Retirement Period 2018-2037: All of the Principal Household Members are retired now. Sarah Jones is expected to live until age 85 in 2037, which is the last year of this cash flow projection.

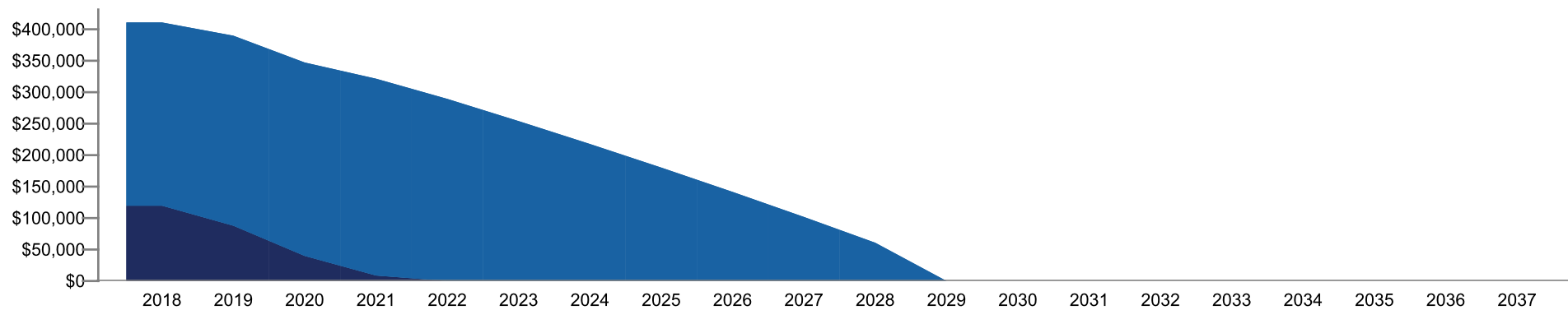
- Retirement Accounts
- Brokerage/Savings Accounts
- Anticipated Savings (Income such as a part-time job)
- Anticipated Benefits (Social Security, Pensions, Annuities)
- Funding Deficit



Account Balances by Year based on funding your Aspirational Goal Level²

This chart shows the total balance of all of your Household Accounts over your retirement years.

- Retirement Accounts
- Brokerage/Savings Accounts



1. Estimated total yearly outflows to fund goals and the impact of estimated taxes, transaction costs and early withdrawal penalties (if any).

2. Estimated end-of-year balances of household accounts reflecting an increase in account values based on selected goal discount rates, as well as the impact of estimated taxes, transaction costs, early withdrawal penalties (if any) and net cash flows into/out of accounts.

Powered by **goalgamiPro**® © 2018 ASI. This report is presented for informational purposes only, and not as investment advice. The assumptions and projections are estimates, hypothetical, and are not guarantees of future results.

Disclaimer, Recommendations or Call to Actions...