



Goal Achievement Report

Prepared for SAMPLE: Jones Household

May 17, 2019

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. Can I Afford My Three Goal Levels?

Analysis of your Household Balance Sheet with a side-by-side comparison of your three goal funding levels: Necessary, Target and Aspirational.

4. 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

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What Is My Plan?

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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	May, 2019	Mar, 2043
Sarah's Social Security	\$1,500/mo	May, 2019	Oct, 2047
Anticipated Savings	Amount	Start Date	End Date
Net Savings from Wages	\$1,100/mo	May, 2019	Dec, 2028
Rental Income	\$1,000/mo	May, 2019	Jul, 2038
Retirement Accounts	Current Value		
Google 401(k) Retirement Account	\$336,129		
Prudential 401(k)	\$303,502		
SEP IRA (rollover)	\$130,225		
Brokerage/Savings Accounts	Current Value		
Joint Brokerage Account	\$139,765		

Principal Household Members

Howard Jones Male Age 66 Date of Birth: Mar 3, 1953 Retirement Age: 65 (Mar, 2018) Projected End of Life: 90 (Mar, 2043) Tax Filing Status: Married Filing Jointly Effective Tax Rate: 20.00% Long Term Capital Gains Rate: 15.00%	Sarah Jones Female Age 64 Date of Birth: Oct 3, 1954 Retirement Age: 64 (Oct, 2018) Projected End of Life: 93 (Oct, 2047)
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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	\$12,500	\$17,500	\$22,000	Jun, 2025	Jun, 2027	Jun, 2029
Home Remodel	\$20,000	\$20,000	\$20,000	Jan, 2027	Jan, 2027	Jan, 2027
Howard's Dream car	\$35,000	\$55,000	\$75,000	Oct, 2029	Oct, 2032	Oct, 2037
Recurring Goals	Necessary Amount	Target Amount	Aspirational Amount	Start Date	End Date	
Alex's College fund	\$25,000/yr	\$35,000/yr	\$60,000/yr	May, 2019	Aug, 2022	
Anne's College Goal	\$30,000/yr	\$40,000/yr	\$60,000/yr	Sep, 2021	Sep, 2025	
Basic Living Expenses Retired	\$2,500/mo	\$3,500/mo	\$4,500/mo	May, 2019	Oct, 2047	
Charitable Giving	\$1,500/yr	\$1,800/yr	\$2,000/yr	Jan, 2021	Jan, 2040	
Health Care Account	\$500/mo	\$700/mo	\$1,000/mo	May, 2019	Oct, 2047	

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

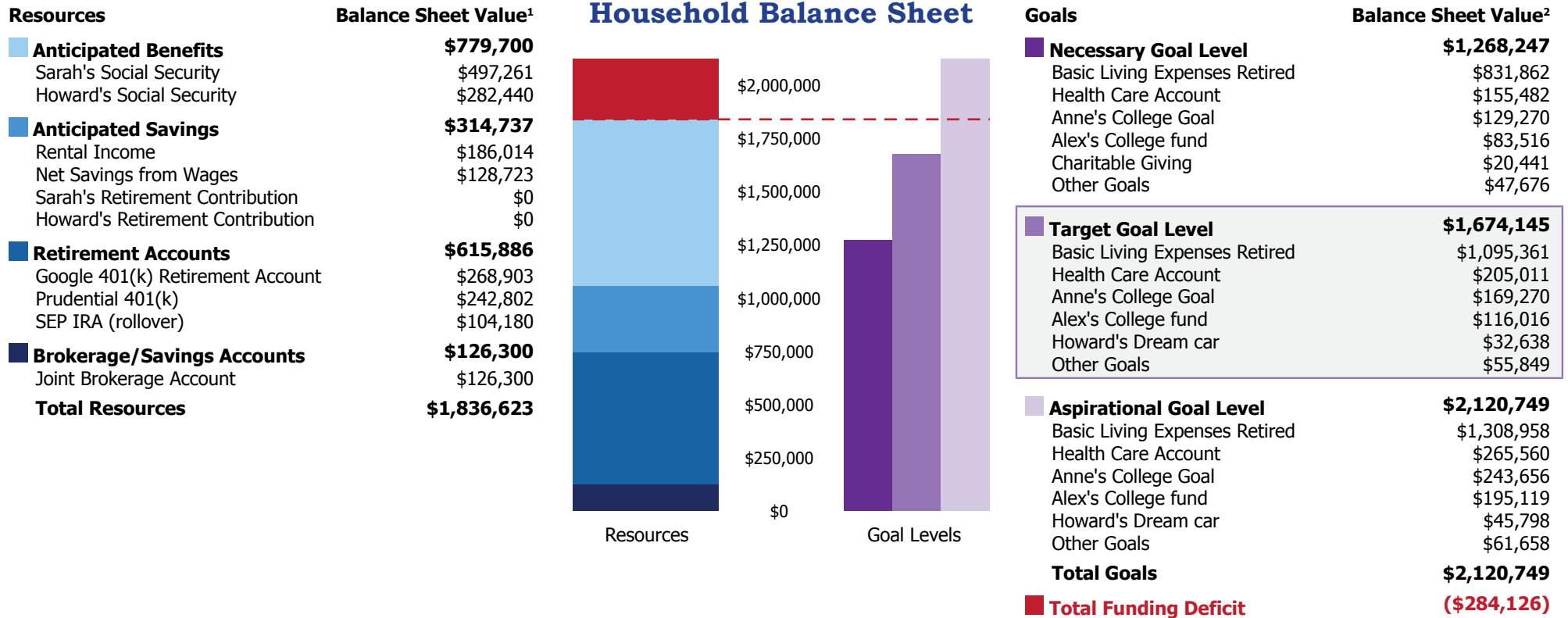
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Can I Afford My Goals?

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You may need to add additional savings or revisit your goal plan to address the funding deficit for your Aspirational Goal Level.



Household Spending

Your Spending Rates during Retirement

Necessary Goal Level	\$5,611/mo
Target Goal Level	\$7,804/mo
Aspirational Goal Level	\$10,688/mo

Spending Reductions Needed³ (based on available Resources)

Aspirational Goal Level	\$1,835/mo
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Funding Percent by Goal Level

Goal Level	Cost of Goals	Resources Available	Surplus/(Deficit)	Funding %
Necessary	\$1,268,247	\$1,836,623	\$568,376	144.8%
Target	\$1,674,145	\$1,836,623	\$162,478	109.7%
Aspirational	\$2,120,749	\$1,836,623	(\$284,126)	86.6%

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 Benefits are calculated as present value using discount rates based on the Treasury Yield, 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.

Can I Afford My Goals?

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You may need to add additional savings or revisit your goal plan to address the funding deficit for your Aspirational Goal Level.

Your Resources¹

Balance Sheet Value: \$1,836,623

The Balance Sheet Value represents the "current purchasing power" of your present resources and projected future resources listed to the right. This amount is compared below to the cost of each of your goal levels estimated in today's dollars.

Anticipated Benefits

Sarah's Social Security	\$497,261
Howard's Social Security	\$282,440
Total	\$779,700

Anticipated Savings

Rental Income	\$186,014
Net Savings from Wages	\$128,723
Sarah's Retirement Contribution	\$0
Howard's Retirement Contribution	\$0
Total	\$314,737

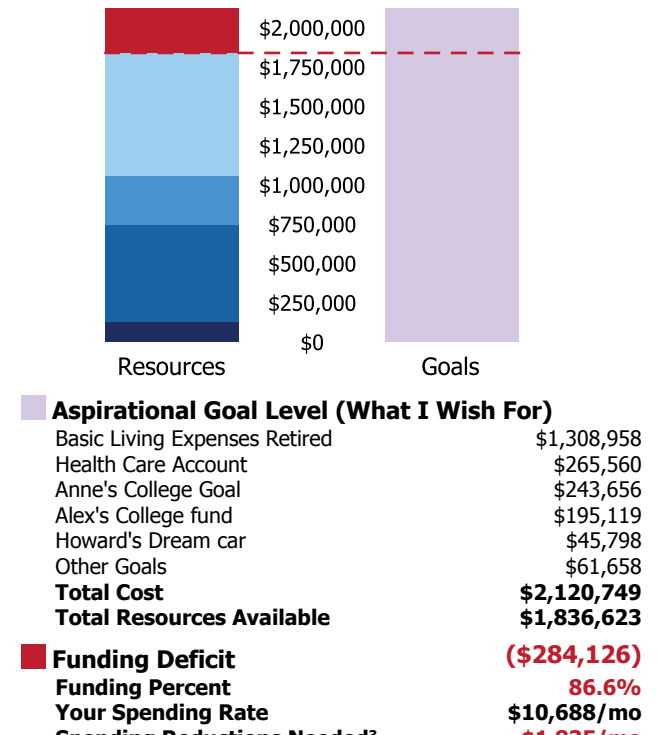
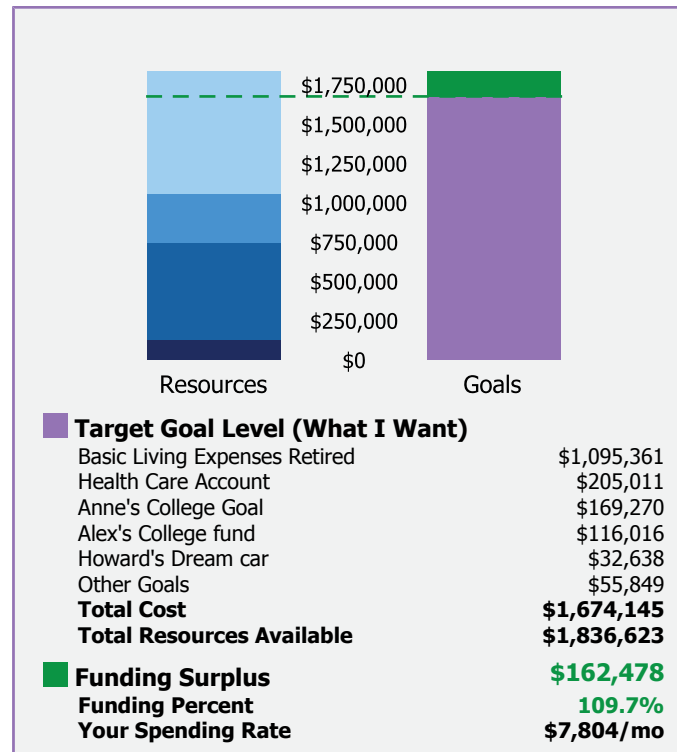
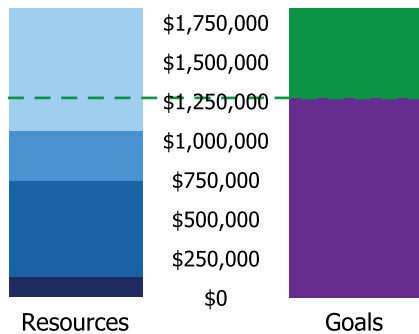
Retirement Accounts

Google 401(k) Retirement Account	\$268,903
Prudential 401(k)	\$242,802
SEP IRA (rollover)	\$104,180
Total	\$615,886

Brokerage/Savings Accounts

Joint Brokerage Account	\$126,300
Total	\$126,300

Funding by Goal Level²



Necessary Goal Level (What I Need)

Basic Living Expenses Retired	\$831,862
Health Care Account	\$155,482
Anne's College Goal	\$129,270
Alex's College fund	\$83,516
Charitable Giving	\$20,441
Other Goals	\$47,676
Total Cost	\$1,268,247
Total Resources Available	\$1,836,623

Funding Surplus	\$568,376
Funding Percent	144.8%
Your Spending Rate	\$5,611/mo

Target Goal Level (What I Want)

Basic Living Expenses Retired	\$1,095,361
Health Care Account	\$205,011
Anne's College Goal	\$169,270
Alex's College fund	\$116,016
Howard's Dream car	\$32,638
Other Goals	\$55,849
Total Cost	\$1,674,145
Total Resources Available	\$1,836,623

Funding Surplus	\$162,478
Funding Percent	109.7%
Your Spending Rate	\$7,804/mo

Aspirational Goal Level (What I Wish For)

Basic Living Expenses Retired	\$1,308,958
Health Care Account	\$265,560
Anne's College Goal	\$243,656
Alex's College fund	\$195,119
Howard's Dream car	\$45,798
Other Goals	\$61,658
Total Cost	\$2,120,749
Total Resources Available	\$1,836,623

Funding Deficit	(\$284,126)
Funding Percent	86.6%
Your Spending Rate	\$10,688/mo
Spending Reductions Needed³	\$1,835/mo

1. Anticipated Savings and Benefits are calculated as present value using discount rates based on the Treasury Yield, 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.

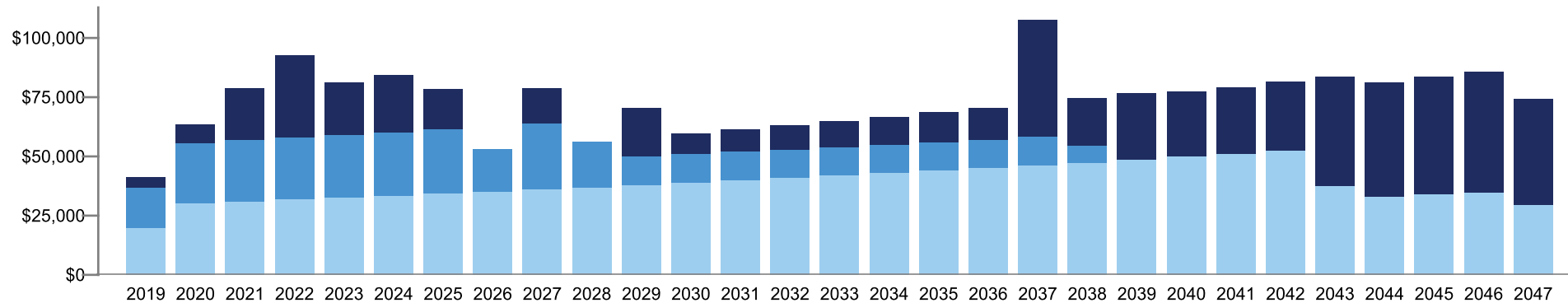
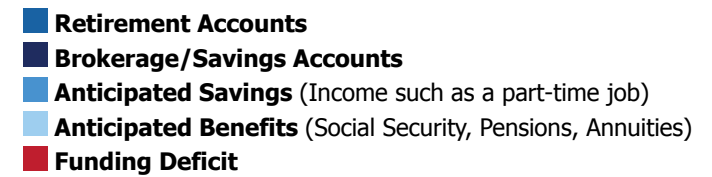
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For this plan, it is likely that there are sufficient resources to pay for your Necessary Goal Level.

Sources of Funding by Year for your Necessary Goal Level¹

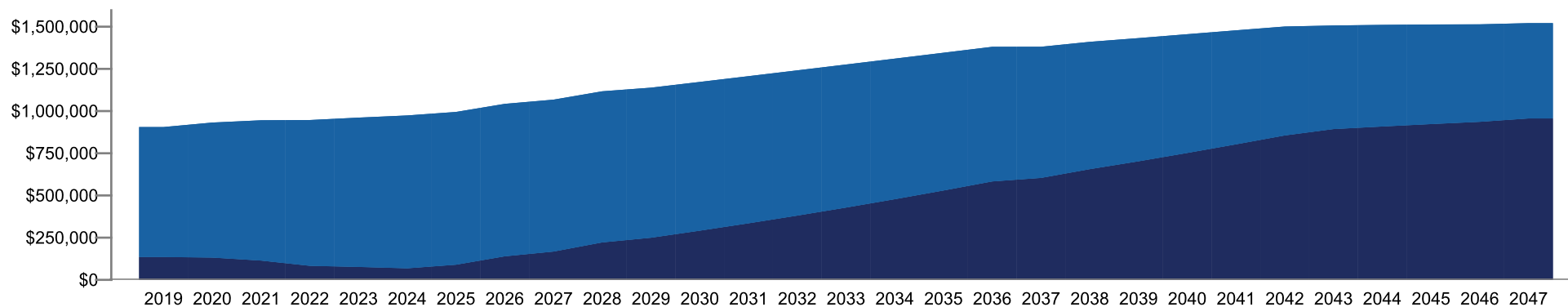
This chart shows the total amount needed to fund your goals and the sources of funding in each year of your retirement.

Retirement Period 2019-2047: All of the Principal Household Members are retired now. Sarah Jones is expected to live until age 93 in 2047, which is the last year of this cash flow projection.



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.



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.

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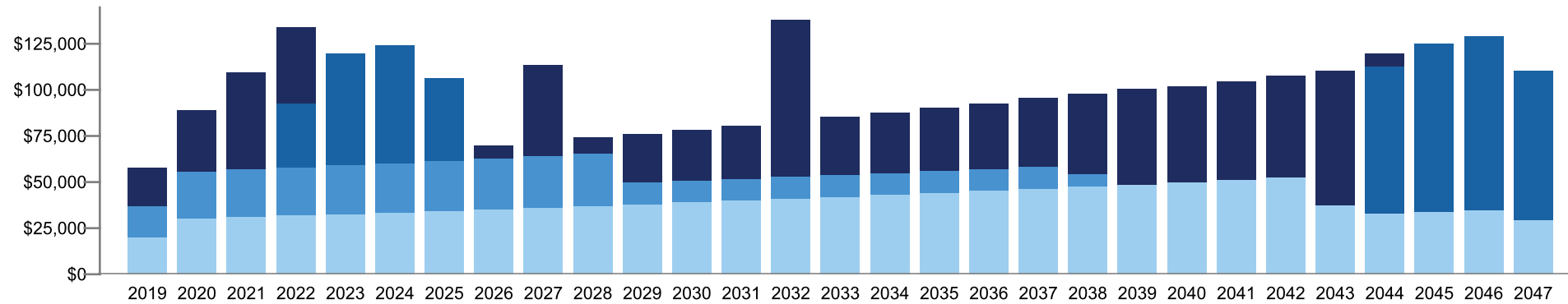
For this plan, it is likely that there are sufficient resources to pay for your Target Goal Level.

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 2019-2047: All of the Principal Household Members are retired now. Sarah Jones is expected to live until age 93 in 2047, which is the last year of this cash flow projection.

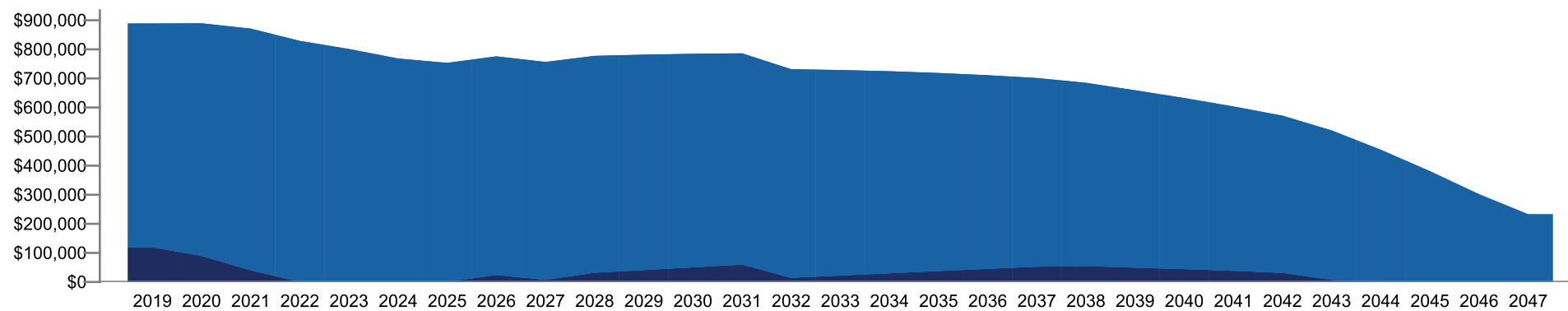
- Retirement Accounts
- Brokerage/Savings Accounts
- Anticipated Savings (Income such as a part-time job)
- Anticipated Benefits (Social Security, Pensions, Annuities)
- Funding Deficit



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.

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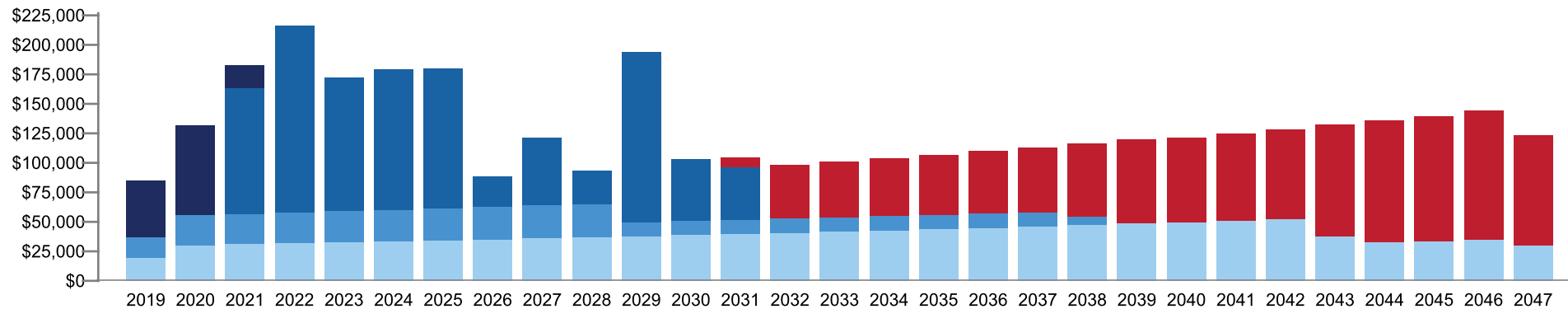
For this plan, more resources may be needed to completely pay for your Aspirational Goal Level.

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 2019-2047: All of the Principal Household Members are retired now. Sarah Jones is expected to live until age 93 in 2047, which is the last year of this cash flow projection.

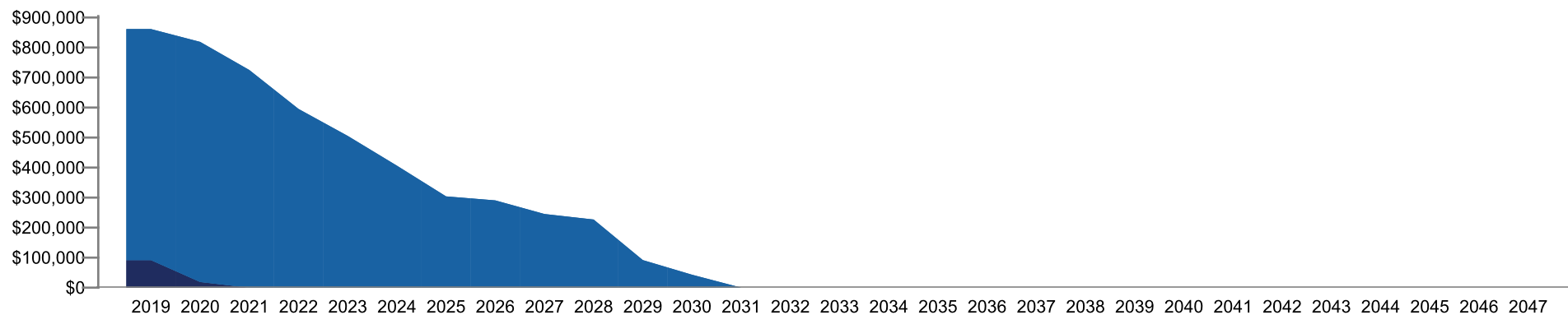
- Retirement Accounts
- Brokerage/Savings Accounts
- Anticipated Savings (Income such as a part-time job)
- Anticipated Benefits (Social Security, Pensions, Annuities)
- Funding Deficit



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.

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