



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

5. Additional Notes

What Is My Plan?

Prepared for SAMPLE: Jones Household

May 17, 2019

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	Mar, 2040	Mar, 2065
Sarah's Social Security	\$1,500/mo	Oct, 2042	Oct, 2070
Anticipated Savings	Amount	Start Date	End Date
Howard's Retirement Contribution	\$5,500/yr	May, 2019	Feb, 2040
Net Savings from Wages	\$1,100/mo	May, 2019	Dec, 2028
Rental Income	\$1,000/mo	May, 2019	Jul, 2038
Sarah's Retirement Contribution	\$5,000/yr	May, 2019	Sep, 2042
Retirement Accounts	Current Value		
Google 401(k) Retirement Account	\$136,129		
Prudential 401(k)	\$153,502		
SEP IRA (rollover)	\$50,225		
Brokerage/Savings Accounts	Current Value		
Alex 529 / Education	\$104,351		
Anne 529 / Education	\$45,294		
Joint Brokerage Account	\$139,765		

Principal Household Members

Howard Jones Male Age 44 Date of Birth: Mar 3, 1975 Retirement Age: 65 (Mar, 2040) Projected End of Life: 90 (Mar, 2065) Tax Filing Status: Married Filing Jointly Effective Tax Rate: 20.00% Long Term Capital Gains Rate: 15.00%	Sarah Jones Female Age 41 Date of Birth: Oct 3, 1977 Retirement Age: 65 (Oct, 2042) Projected End of Life: 93 (Oct, 2070)
---	---

Plan FAQ

Where is my current income and expenses?

Anticipated Savings represents the money that you plan to save after paying for your pre-retirement living expenses including mortgage(s), debt payments, utilities, etc.

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	\$3,500/mo	\$4,500/mo	\$6,000/mo	Oct, 2042	Oct, 2070	
Charitable Giving	\$1,500/yr	\$1,800/yr	\$2,000/yr	Jan, 2021	Jan, 2040	
Health Care Account	\$750/mo	\$1,000/mo	\$1,500/mo	Oct, 2042	Oct, 2070	

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

Powered by **goalgamiPro** © 2019 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.

Can I Afford My Goals?

Prepared for SAMPLE: Jones Household

May 17, 2019

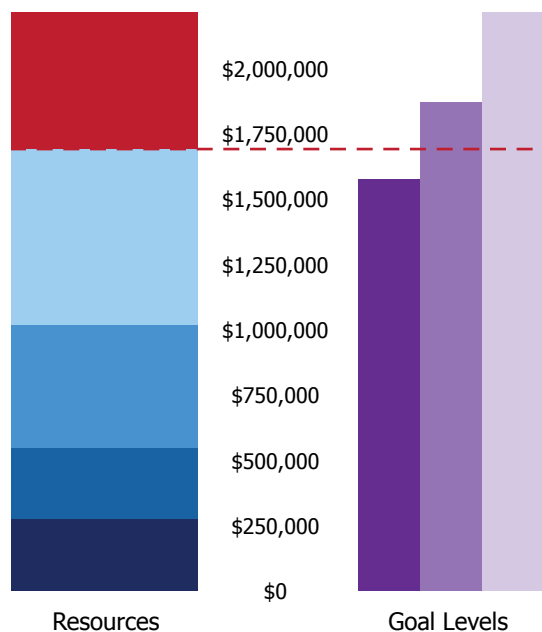
You may need to add additional savings or revisit your goal plan to address the funding deficit for your Aspirational Goal Level.

Resources

Balance Sheet Value¹

Anticipated Benefits	\$670,412
Sarah's Social Security	\$415,899
Howard's Social Security	\$254,512
Anticipated Savings	\$472,752
Rental Income	\$186,014
Net Savings from Wages	\$128,723
Howard's Retirement Contribution	\$79,099
Sarah's Retirement Contribution	\$78,915
Retirement Accounts	\$271,886
Prudential 401(k)	\$122,802
Google 401(k) Retirement Account	\$108,903
SEP IRA (rollover)	\$40,180
Brokerage/Savings Accounts	\$275,945
Joint Brokerage Account	\$126,300
Alex 529 / Education	\$104,351
Anne 529 / Education	\$45,294
Total Resources	\$1,690,994

Household Balance Sheet



Goals

Balance Sheet Value²

Necessary Goal Level	\$1,574,185
Basic Living Expenses Retired	\$1,097,057
Health Care Account	\$196,225
Anne's College Goal	\$129,270
Alex's College fund	\$83,516
Charitable Giving	\$20,441
Other Goals	\$47,676
Target Goal Level	\$1,868,015
Basic Living Expenses Retired	\$1,263,164
Health Care Account	\$231,078
Anne's College Goal	\$169,270
Alex's College fund	\$116,016
Howard's Dream car	\$32,638
Other Goals	\$55,849
Aspirational Goal Level	\$2,214,737
Basic Living Expenses Retired	\$1,399,177
Health Care Account	\$269,330
Anne's College Goal	\$243,656
Alex's College fund	\$195,119
Howard's Dream car	\$45,798
Other Goals	\$61,658
Total Goals	\$2,214,737
Total Funding Deficit	(\$523,743)

Household Savings

Anticipated Savings Rate(s)

Rental Income	\$1,000/mo from 2019-2038
Net Savings from Wages	\$1,100/mo from 2019-2028
Howard's Retirement Contribution	\$458/mo from 2019-2040
Sarah's Retirement Contribution	\$416/mo from 2019-2042

Additional Savings Needed³

Target Goal Level	\$637/mo until 2042
Aspirational Goal Level	\$1,885/mo until 2042

Funding Percent by Goal Level

Goal Level	Cost of Goals	Resources Available	Surplus/(Deficit)	Funding %
Necessary	\$1,574,185	\$1,690,994	\$116,809	107.4%
Target	\$1,868,015	\$1,690,994	(\$177,021)	90.5%
Aspirational	\$2,214,737	\$1,690,994	(\$523,743)	76.4%

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 additional savings needed is calculated as a monthly contribution of after-tax dollars starting now and ending at the Retirement Date of the Principal Household Member who is retiring last. It includes 2.5% annual Inflation.

Powered by **goalgamiPro** © 2019 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.

Can I Afford My Goals?

Prepared for SAMPLE: Jones Household

May 17, 2019

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: \$1,690,994

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	\$415,899
Howard's Social Security	\$254,512
Total	\$670,412

Anticipated Savings

Rental Income	\$186,014
Net Savings from Wages	\$128,723
Howard's Retirement Contribution	\$79,099
Sarah's Retirement Contribution	\$78,915
Total	\$472,752

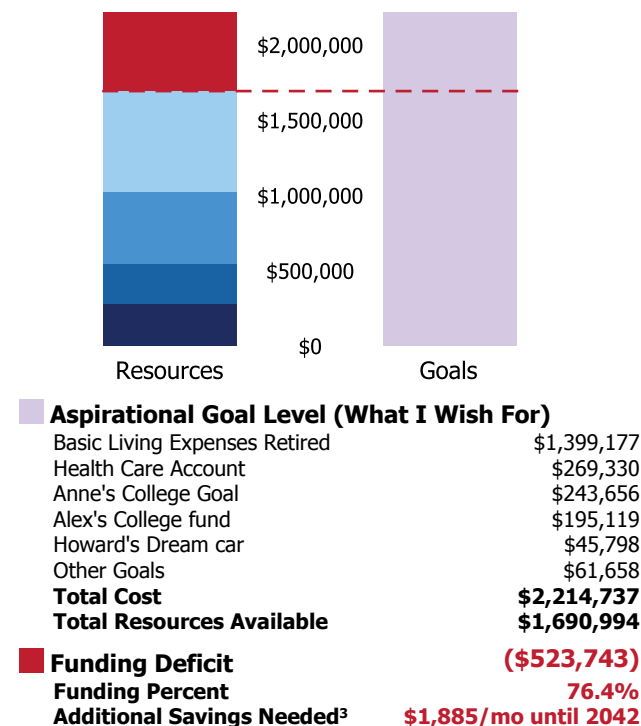
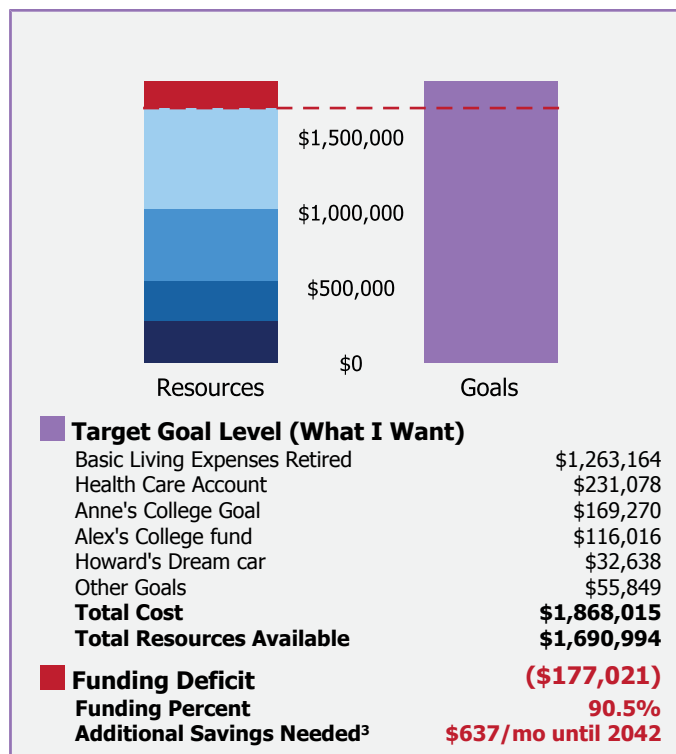
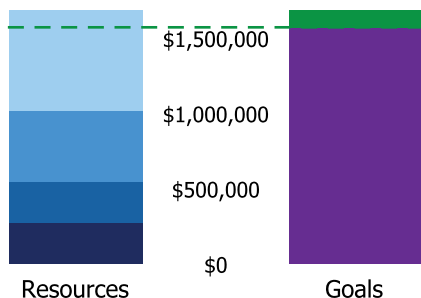
Retirement Accounts

Prudential 401(k)	\$122,802
Google 401(k) Retirement Account	\$108,903
SEP IRA (rollover)	\$40,180
Total	\$271,886

Brokerage/Savings Accounts

Joint Brokerage Account	\$126,300
Alex 529 / Education	\$104,351
Anne 529 / Education	\$45,294
Total	\$275,945

Funding by Goal Level²



Necessary Goal Level (What I Need)

Basic Living Expenses Retired	\$1,097,057
Health Care Account	\$196,225
Anne's College Goal	\$129,270
Alex's College fund	\$83,516
Charitable Giving	\$20,441
Other Goals	\$47,676
Total Cost	\$1,574,185
Total Resources Available	\$1,690,994

Funding Surplus \$116,809
Funding Percent 107.4%

Target Goal Level (What I Want)

Basic Living Expenses Retired	\$1,263,164
Health Care Account	\$231,078
Anne's College Goal	\$169,270
Alex's College fund	\$116,016
Howard's Dream car	\$32,638
Other Goals	\$55,849
Total Cost	\$1,868,015
Total Resources Available	\$1,690,994

Funding Deficit (\$177,021)
Funding Percent 90.5%
Additional Savings Needed³ \$637/mo until 2042

Aspirational Goal Level (What I Wish For)

Basic Living Expenses Retired	\$1,399,177
Health Care Account	\$269,330
Anne's College Goal	\$243,656
Alex's College fund	\$195,119
Howard's Dream car	\$45,798
Other Goals	\$61,658
Total Cost	\$2,214,737
Total Resources Available	\$1,690,994

Funding Deficit (\$523,743)
Funding Percent 76.4%
Additional Savings Needed³ \$1,885/mo until 2042

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 additional savings needed is calculated as a monthly contribution of after-tax dollars starting now and ending at the Retirement Date of the Principal Household Member who is retiring last. It includes 2.5% annual Inflation.

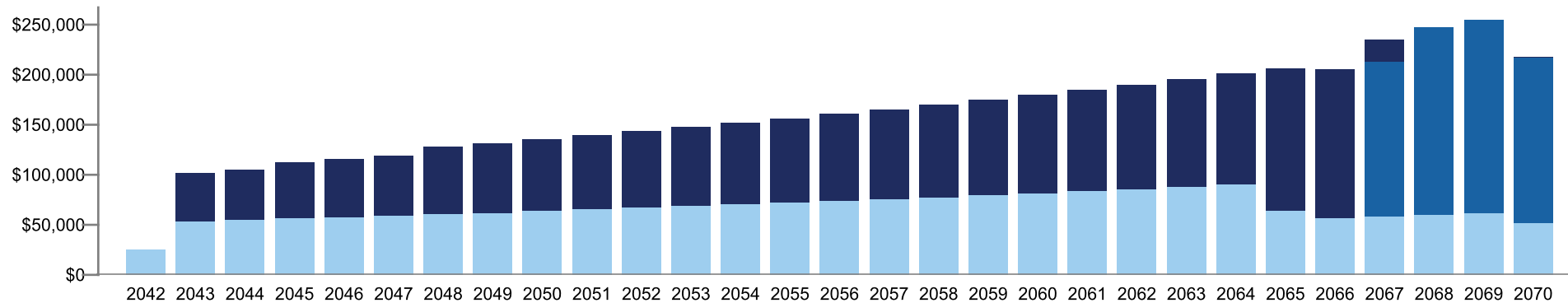
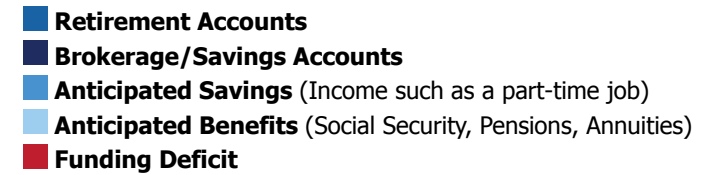
Powered by **goalgamiPro** © 2019 ASI. This report is presented for informational purposes only, and not as investment advice. The assumptions and projections are estimates, hypothetical, and are not guarantees of future results.

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

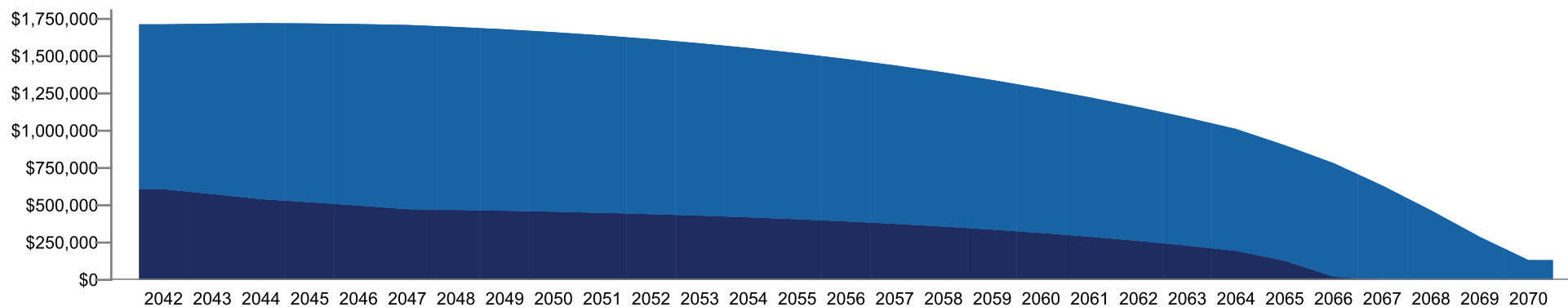
This chart shows the total amount needed to fund your goals and the sources of funding in each year of your retirement.

Retirement Period 2042-2070: The Household is assumed to be retired when all of the Principal Household Members are retired. Sarah Jones is expected to live until age 93 in 2070, 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.

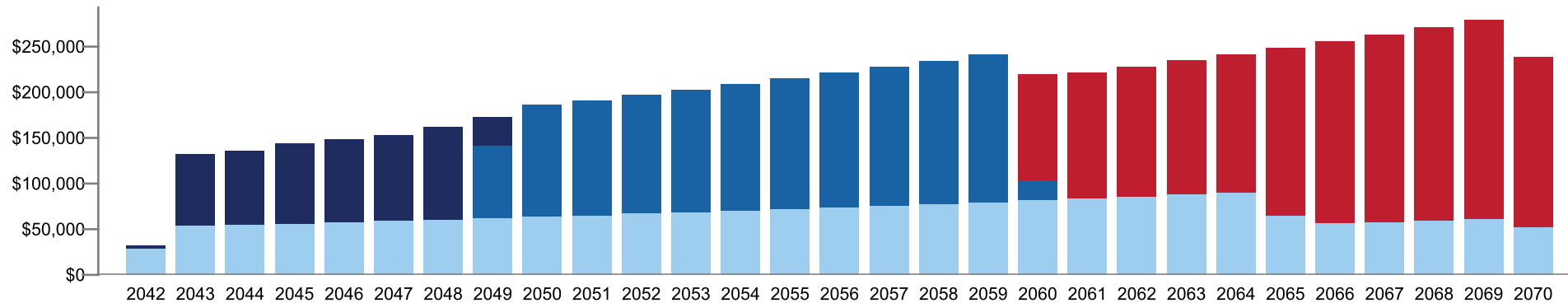
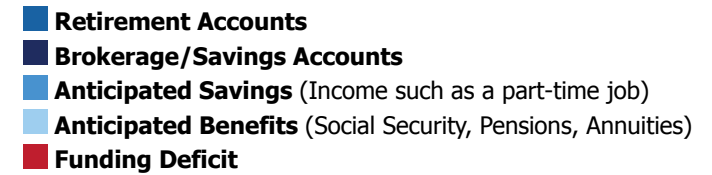
Powered by **goalgamiPro**® © 2019 ASI. This report is presented for informational purposes only, and not as investment advice. The assumptions and projections are estimates, hypothetical, and are not guarantees of future results.

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

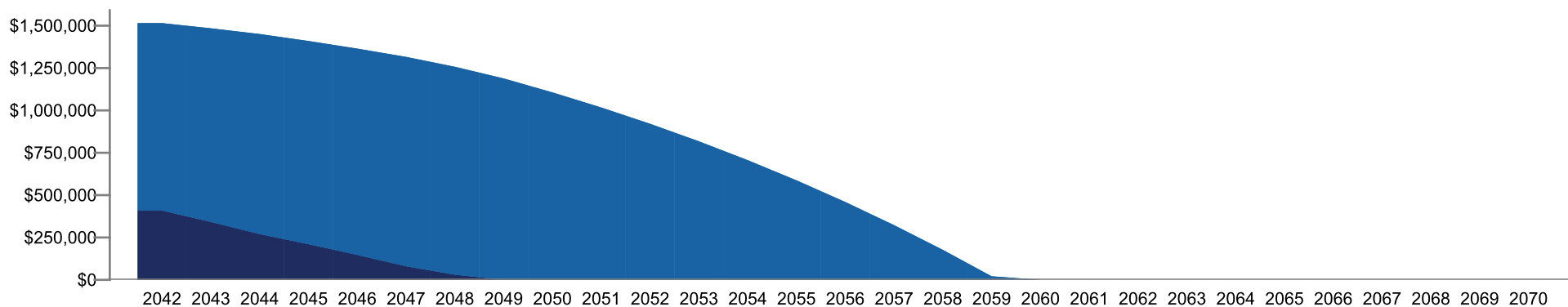
This chart shows the total amount needed to fund your goals and the sources of funding in each year of your retirement.

Retirement Period 2042-2070: The Household is assumed to be retired when all of the Principal Household Members are retired. Sarah Jones is expected to live until age 93 in 2070, which is the last year of this cash flow projection.



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.



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 **golgamiPro**® © 2019 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.

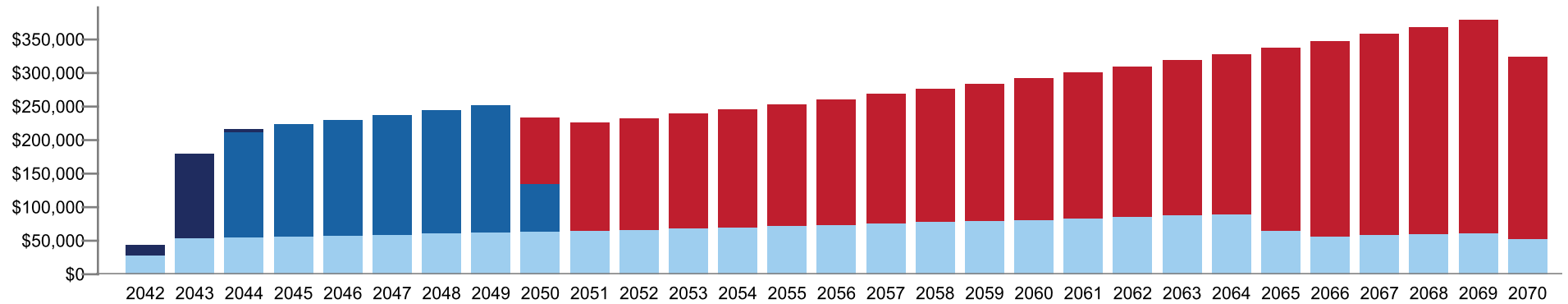
For this plan, more resources may be needed to completely pay for your Aspirational Goal Level.

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 2042-2070: The Household is assumed to be retired when all of the Principal Household Members are retired. Sarah Jones is expected to live until age 93 in 2070, which is the last year of this cash flow projection.

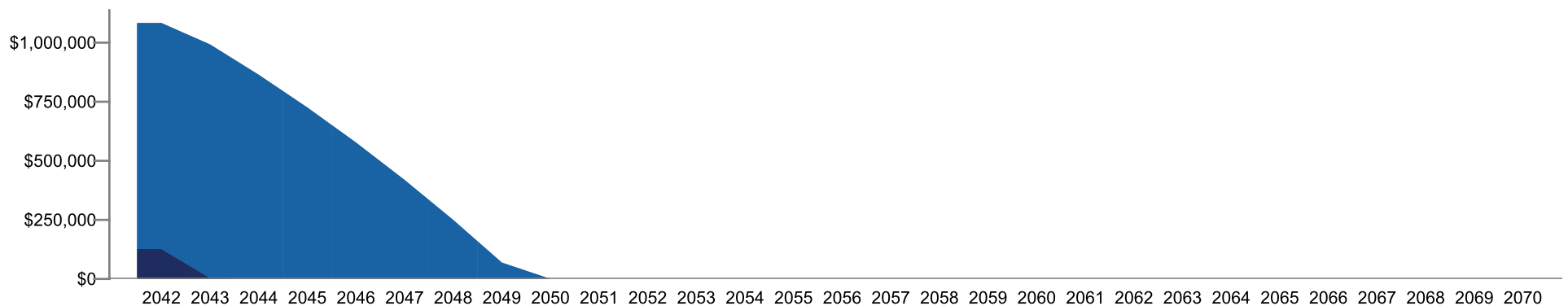
- Retirement Accounts
- Brokerage/Savings Accounts
- Anticipated Savings (Income such as a part-time job)
- Anticipated Benefits (Social Security, Pensions, Annuities)
- Funding Deficit



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**® © 2019 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...