

asset-map[®]

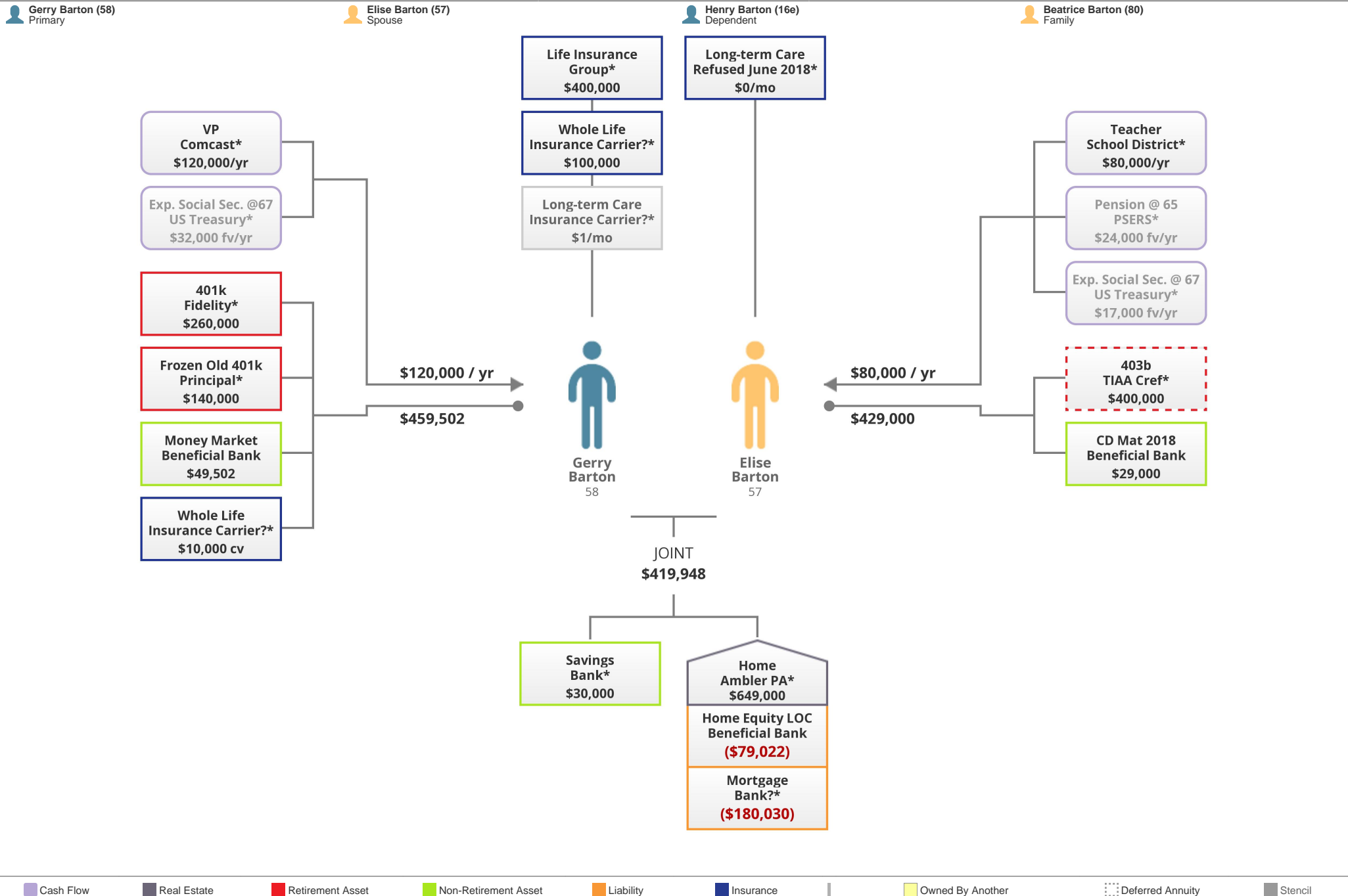
Asset-Map[®]



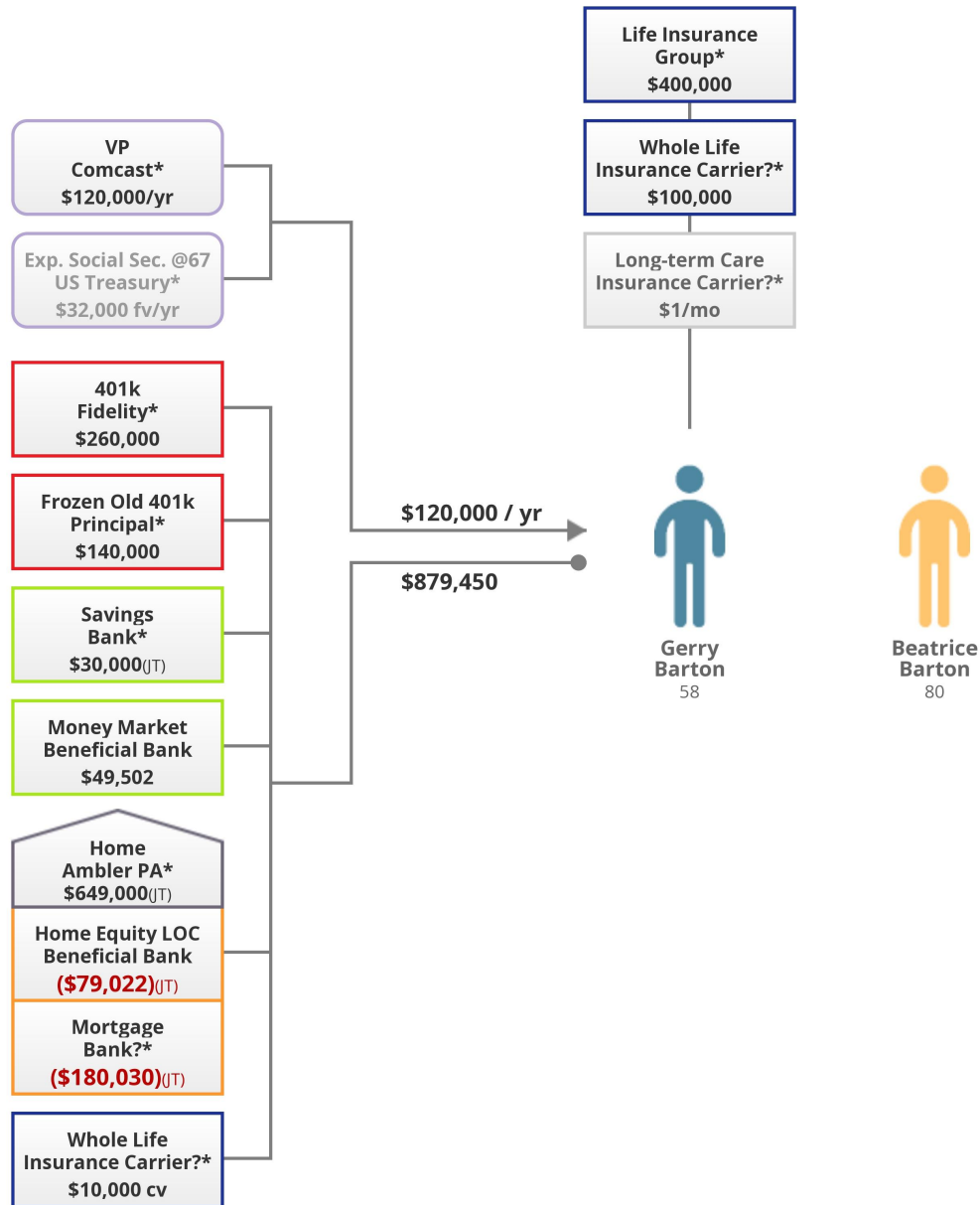


Barton

February 2019

Lead Advisor

H. Adam Holt, CFP, ChFC
CEO/ Financial Professional
Asset-Map
111 S. Independence Mall East
Suite 340
Philadelphia, PA 19106
adam@asset-map.com
asset-map.com




 Gerry Barton (58)
Primary Elise Barton (57)
Spouse Henry Barton (16e)
Dependent Beatrice Barton (80)
Family Cash Flow Real Estate Retirement Asset Non-Retirement Asset Liability Insurance Owned By Another Deferred Annuity Stencil

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Target-Map® Summary

Retirement Funding - Gerry Barton & Elise Barton

				
5 % Expected Net Return on Capital	(\$247,100) Present Capital Deficit	\$2,275 Additional Contributions to Fund	0 % Annual Increase of Contributions	12.0 yrs Duration of Contributions

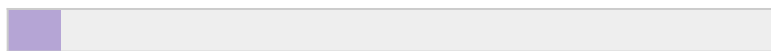
Based on the calculation performed, this Target-Map® is 86% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 247,100 or \$ 2,276 of monthly contributions inflated by 0% annually for 12.0 years.

Retirement Funding - Gerry Barton & Elise Barton LTC @80

				
5 % Expected Net Return on Capital	(\$607,100) Present Capital Deficit	\$4,653 Additional Contributions to Fund	3 % Annual Increase of Contributions	12.2 yrs Duration of Contributions


Based on the calculation performed, this Target-Map® is 71% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 607,100 or \$ 4,653 of monthly contributions inflated by 3% annually for 12.2 years.

Long-term Care Event - Gerry Barton

				
5 % Expected Net Return on Capital	(\$355,500) Present Capital Deficit	\$8,152 Additional Contributions to Fund	0 % Annual Increase of Contributions	4.0 yrs Duration of Contributions

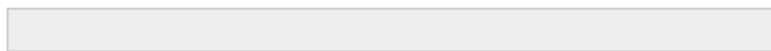
Based on the calculation performed, this Target-Map® is 7% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 355,500 or \$ 8,153 of monthly contributions inflated by 0% annually for 4.0 years.

Loss of Life - Gerry Barton

				
5 % Expected Net Return on Capital	(\$392,898) Present Capital Deficit	N/A Additional Contributions to Fund	3 % Annual Increase of Contributions	0.0 yrs Duration of Contributions

Based on the calculation performed, this Target-Map® is 60% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 392,898.

Loss of Life - Elise Barton

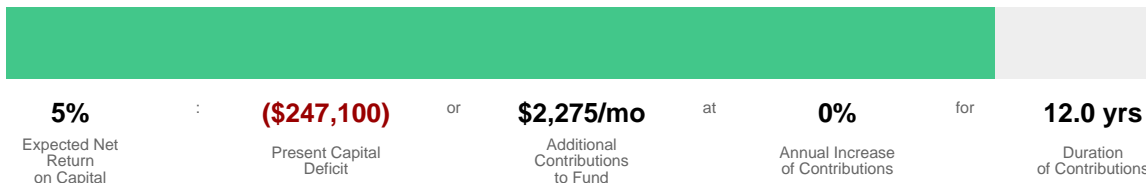
				
5 % Expected Net Return on Capital	(\$1,675,617) Present Capital Deficit	N/A Additional Contributions to Fund	3 % Annual Increase of Contributions	0.0 yrs Duration of Contributions

Based on the calculation performed, this Target-Map® is 0% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,675,617.

Retirement Funding - Gerry Barton & Elise Barton

Based on the calculation performed, this Target-Map® is 86% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 247,100 or \$ 2,276 of monthly contributions inflated by 0% annually for 12.0 years.

86% Funded



What You Want

Capital Required (Present Value) **(\$1,759,756)**

After-tax Cash-flow Desired

• Living Expenses: Starting at Gerry Barton age 70 (\$100,000 inflated at 3%/year for 20 years)	\$1,343,129
• Living Expenses 91-100: Starting at Gerry Barton age 90 (\$60,000 inflated at 3%/year for 10 years)	\$300,575
• Travel Expenses Early Retirement: Starting at Gerry Barton age 65 (\$10,000 inflated at 3%/year for 15 years)	\$116,051

What You Have

Capital Available (Present Value Equivalent) **\$1,512,656**

Cash-flow Sources Available 46%

• Pension @ 65 : PSERS * Starting at Elise Barton age 65 (FV \$24,000 for 35 years COLA 0% less 20% Tax)	\$228,697
• Exp. Social Sec. @ 67 : US Treasury * Starting at Gerry Barton age 67 (FV \$32,000 for 33 years COLA 2% less 10% Tax)	\$409,562
• Exp. Social Sec. @ 67 : US Treasury * Starting at Elise Barton age 67 (FV \$17,000 for 23 years COLA 2% less 10% Tax)	\$163,745

Assets Available 40%

• 401k: Fidelity * (\$260,000 less 20% Tax)	\$208,000
• 403b: TIAA Cref * (\$400,000 less 20% Tax)	\$320,000
• Frozen Old 401k: Principal * (\$140,000 less 20% Tax)	\$112,000
• Money Market: Beneficial Bank (\$49,502 less 10% Tax)	\$44,552
• CD Mat 2018: Beneficial Bank (\$29,000 less 10% Tax)	\$26,100

Insurance Available 0%

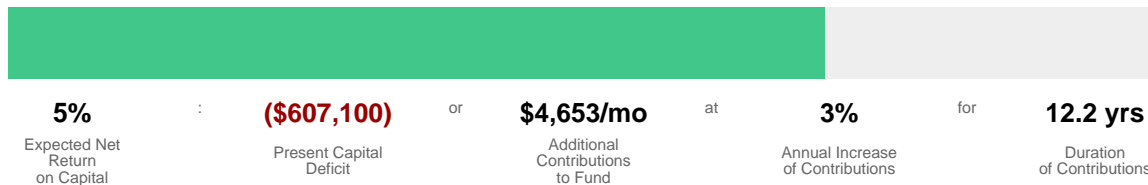
- *No Active Insurance Policies*

Calculations are based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. **Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 0% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 5% rate net of fees and expenses. Monthly contributions are ongoing capital needed during the stated duration in years that would replace the deficit in funding. A surplus indicates the available funding sources exceeds the required funding. Any monthly additions are assumed to increase each year by the stated annual increase factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account.

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Retirement Funding - Gerry Barton & Elise Barton LTC @80

Based on the calculation performed, this Target-Map® is 71% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 607,100 or \$ 4,653 of monthly contributions inflated by 3% annually for 12.2 years.

71% Funded**What You Want****Capital Required** (Present Value) **(\$2,119,756)****After-tax Cash-flow Desired**

• Living Expenses: Starting at Gerry Barton age 70 (\$100,000 inflated at 3%/year for 20 years)	\$1,343,129
• Living Expenses 91-100: Starting at Gerry Barton age 90 (\$60,000 inflated at 3%/year for 10 years)	\$300,575
• Travel Expenses Early Retirement: Starting at Gerry Barton age 65 (\$10,000 inflated at 3%/year for 15 years)	\$116,051
• Long-term Care Expenses 80-84: Starting at Gerry Barton age 80 (\$90,000 inflated at 5%/year for 4 years)	\$360,000

What You Have**Capital Available** (Present Value Equivalent) **\$1,512,656****Cash-flow Sources Available 38%**

• Pension @ 65 : PSERS * Starting at Elise Barton age 65 (FV \$24,000 for 35 years COLA 0% less 20% Tax)	\$228,697
• Exp. Social Sec. @67 : US Treasury * Starting at Gerry Barton age 67 (FV \$32,000 for 33 years COLA 2% less 10% Tax)	\$409,562
• Exp. Social Sec. @ 67 : US Treasury * Starting at Elise Barton age 67 (FV \$17,000 for 23 years COLA 2% less 10% Tax)	\$163,745

Assets Available 34%

• 401k: Fidelity * (\$260,000 less 20% Tax)	\$208,000
• 403b: TIAA Cref * (\$400,000 less 20% Tax)	\$320,000
• Frozen Old 401k: Principal * (\$140,000 less 20% Tax)	\$112,000
• Money Market: Beneficial Bank (\$49,502 less 10% Tax)	\$44,552
• CD Mat 2018: Beneficial Bank (\$29,000 less 10% Tax)	\$26,100

Insurance Available 0%

- *No Active Insurance Policies*

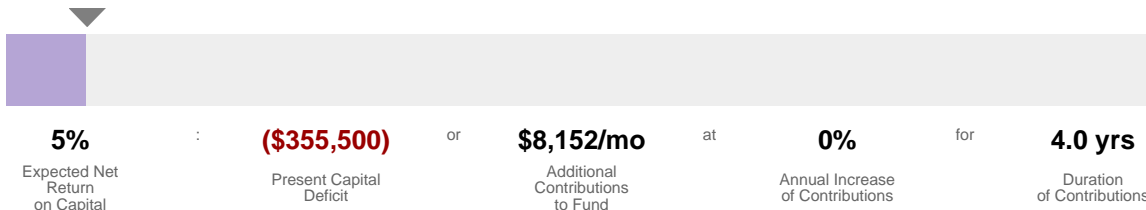
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Long-term Care Event - Gerry Barton

Based on the calculation performed, this Target-Map® is 7% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 355,500 or \$ 8,153 of monthly contributions inflated by 0% annually for 4.0 years.

7% Funded



What You Want

Capital Required (Present Value) **(\$382,500)**

After-tax Cash-flow Desired

• Annual Care (4 yr): Starting at Gerry Barton age 58 (\$90,000 inflated at 5%/year for 4 years)	\$360,000
• Home Modification: Gerry Barton age 58 (\$15,000)	\$15,000
• Care Coordination: Gerry Barton age 58 (\$5,000)	\$5,000
• Care Training: Gerry Barton age 58 (\$2,500)	\$2,500

What You Have

Capital Available (Present Value Equivalent) **\$27,000**

Cash-flow Sources Available **0%**

- *No Active Incomes*

Assets Available **7%**

- **Savings: Bank *** (\$30,000 less 10% Tax) **\$27,000**

Insurance Available **0%**

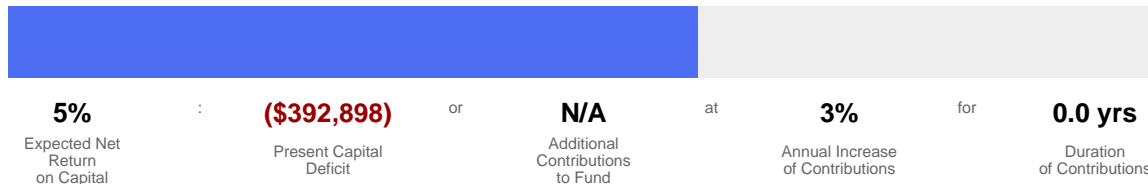
- *No Active Insurance Policies*

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Loss of Life - Gerry Barton

Based on the calculation performed, this Target-Map® is 60% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 392,898.

60% Funded**What You Want****Capital Required** (Present Value) **(\$990,550)****After-tax Cash-flow Desired**

• Income Replacement (50% Ann. Earned Income): Starting at Gerry Barton age 58 (\$60,000 inflated at 3%/year for 9 years)	\$476,179
• Transitional Income (10% Ann. Earned Inc. for 3 years): Starting at Gerry Barton age 58 (\$12,000 inflated at 3%/year for 3 years)	\$35,319
• Debt Obligations: Gerry Barton age 58 (\$259,052)	\$259,052
• Final Expenses: Gerry Barton age 58 (\$10,000)	\$10,000
• Education Expenses: Starting at Henry Barton age 18 (\$40,000 inflated at 5%/year for 4 years)	\$160,000
• Emergency Reserves (25% Ann. Household Income): Gerry Barton age 58 (\$50,000)	\$50,000

What You Have**Capital Available** (Present Value Equivalent) **\$597,652****Cash-flow Sources Available 0%**

- *No Active Incomes*

Assets Available 10%

• Savings: Bank * (\$30,000 less 10% Tax)	\$27,000
• Money Market: Beneficial Bank (\$49,502 less 10% Tax)	\$44,552
• CD Mat 2018: Beneficial Bank (\$29,000 less 10% Tax)	\$26,100

Insurance Available 50%

• Life Insurance: Group * Gerry Barton age 58 (\$400,000 less 0% Tax)	\$400,000
• Whole Life: Insurance Carrier? * Gerry Barton age 58 (\$100,000 less 0% Tax)	\$100,000

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Loss of Life - Elise Barton

Based on the calculation performed, this Target-Map® is 0% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,675,617.

0% Funded

5%	:	(\$1,675,617)	or	N/A	at	3%	for	0.0 yrs
Expected Net Return on Capital		Present Capital Deficit		Additional Contributions to Fund		Annual Increase of Contributions		Duration of Contributions

What You Want

Capital Required (Present Value) **(\$1,675,617)**

After-tax Cash-flow Desired

• Income Replacement (50% Ann. Earned Income): Starting at Elise Barton age 57 (\$40,000 inflated at 3%/year for 43 years)	\$1,173,020
• Transitional Income (10% Ann. Earned Inc. for 3 years): Starting at Elise Barton age 57 (\$8,000 inflated at 3%/year for 3 years)	\$23,546
• Debt Obligations: Elise Barton age 57 (\$259,052)	\$259,052
• Final Expenses: Elise Barton age 57 (\$10,000)	\$10,000
• Education Expenses: Starting at Henry Barton age 18 (\$40,000 inflated at 5%/year for 4 years)	\$160,000
• Emergency Reserves (25% Ann. Household Income): Elise Barton age 57 (\$50,000)	\$50,000

What You Have

Capital Available (Present Value Equivalent) **\$0**

Cash-flow Sources Available 0%

- No Active Incomes

Assets Available 0%

- No Active Assets

Insurance Available 0%

- No Active Insurance Policies

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The preparer believes the information contained in the software is accurate, but it has not been independently verified. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. Consult with your tax and/or legal advisors before implementing any tax or legal strategies, which were referred to during the planning process.

The calculations may not reflect all holdings or transactions, their costs, or proceeds received by you. Prices that may be indicated in the report are obtained as of a given date and time from sources we consider reliable but may change at any time without notice and are not guaranteed. Past performance is no guarantee of future results. It is important to realize that actual results may differ from projections and that this report should not be considered a guarantee of the estimated or hypothetical results generated by the software used by the preparer. All rates of return used in this report are hypothetical and for illustrative purposes only and do not represent the performance of any specific insurance or investment product.

This report is to be used as a planning tool only and is not to be used to solicit the purchase of any particular insurance or investment product. Please also be advised that the hypothetical account calculations are not to be used to solicit the sale of any particular insurance or investment product.