



SUNSTONE
FINANCIAL

Asset-Map[®]

Jetson (Millennial)

July 2016

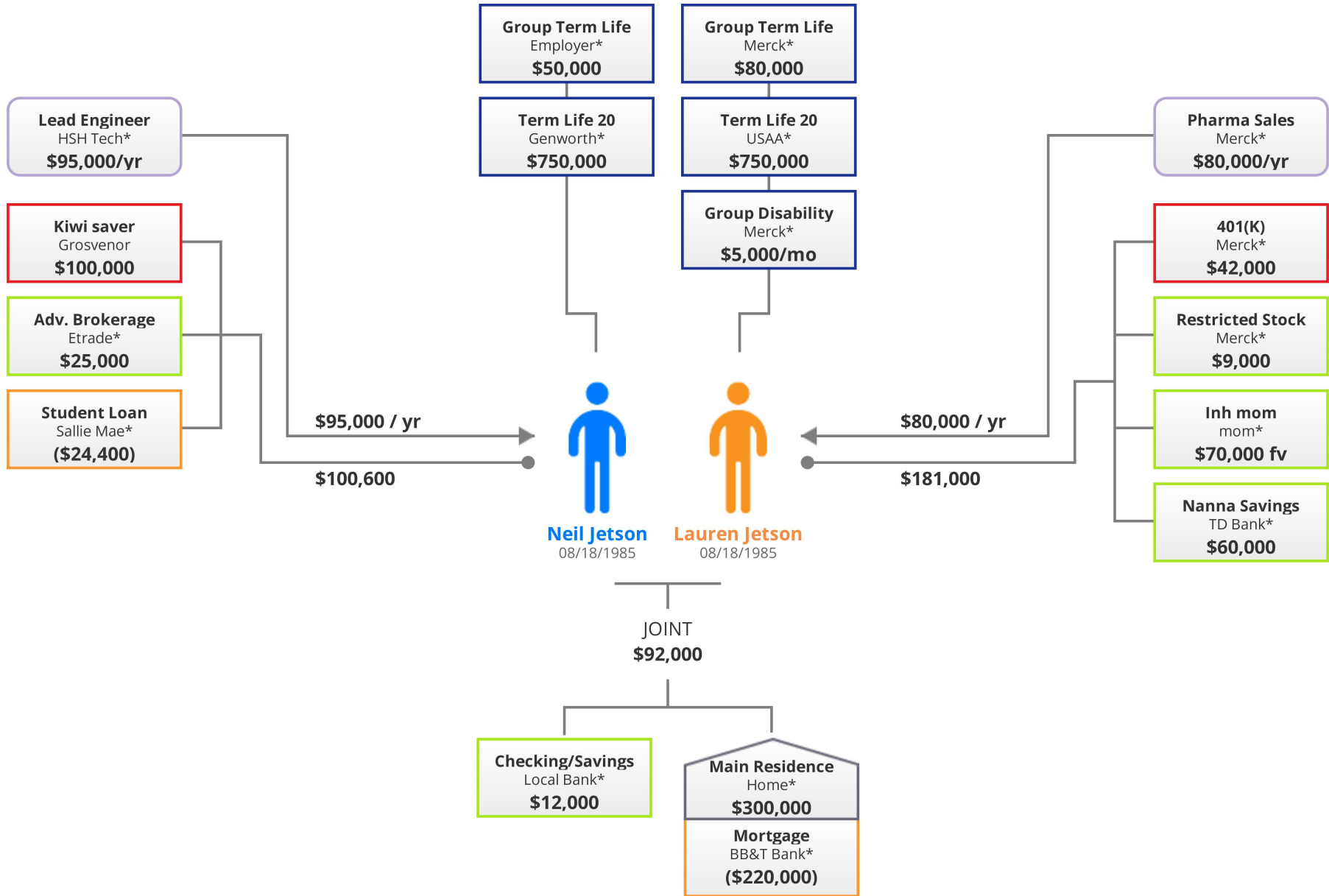
Lead Advisor
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Northbrook, IL 60671
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www.financialadvice.com

Please see the last page of this report for important information and disclosures.

Neil Jetson (30)
Primary

Lauren Jetson (30)
Spouse

Barry Jetson (5)
Dependent



Income Residence Retirement Asset Non-Retirement Asset Liability Insurance Owned By Another Deferred Annuity Stencil

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Target-Map® Summary

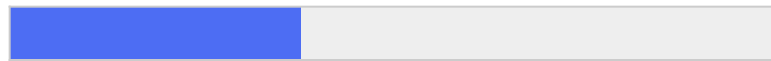
Retirement Funding - Neil Jetson & Lauren Jetson



5 % Net Growth Rate (Discount)	(\$243,369) Present Capital (Deficit)	\$805 Monthly Additions to Fund	3 % Annual Inflated Additions	34.5 yrs Duration of Additions
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Based on the needs analysis performed, this Target-Map® is 62% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$243,369 or \$806 of monthly additions inflated by 3% annually for 34.5 years.

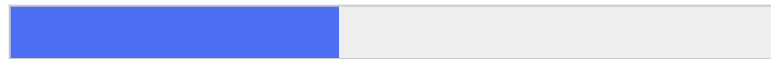
Loss of Life - Neil Jetson



5 % Net Growth Rate (Discount)	(\$1,326,403) Present Capital (Deficit)	N/A Monthly Additions to Fund	3 % Annual Inflated Additions	0.0 yrs Duration of Additions
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Based on the needs analysis performed, this Target-Map® is 38% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$1,326,403.

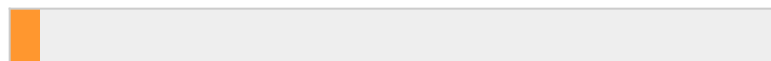
Loss of Life - Lauren Jetson



5 % Net Growth Rate (Discount)	(\$1,086,250) Present Capital (Deficit)	N/A Monthly Additions to Fund	3 % Annual Inflated Additions	0.0 yrs Duration of Additions
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Based on the needs analysis performed, this Target-Map® is 43% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$1,086,250.

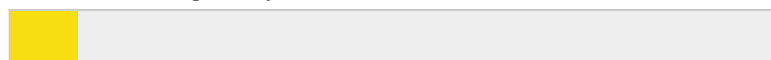
Long-term Disability - Neil Jetson



5 % Net Growth Rate (Discount)	(\$1,833,176) Present Capital (Deficit)	\$6,008 Monthly Additions to Fund	3 % Annual Inflated Additions	35.0 yrs Duration of Additions
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Based on the needs analysis performed, this Target-Map® is 4% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$1,833,176 or \$6,008 of monthly additions inflated by 3% annually for 35.0 years.

Education Funding - Barry Jetson



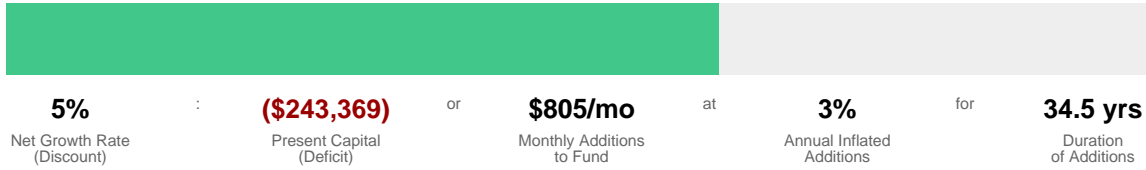
5 % Net Growth Rate (Discount)	(\$91,000) Present Capital (Deficit)	\$659 Monthly Additions to Fund	3 % Annual Inflated Additions	13.0 yrs Duration of Additions
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Based on the needs analysis performed, this Target-Map® is 9% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$91,000 or \$659 of monthly additions inflated by 3% annually for 13.0 years.

Retirement Funding - Neil Jetson & Lauren Jetson

Based on the needs analysis performed, this Target-Map® is 62% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$243,369 or \$806 of monthly additions inflated by 3% annually for 34.5 years.

62% Funded



What You Want

What You Have

Capital Required (Present Value)	(\$645,582)
After-tax Cash-flow Desired	
• Living Expenses: Starting at Neil Jetson age 65 (\$47,500 inflated at 3%/year for 35 years)	\$634,468
• Boat: Starting at Neil Jetson age 65 (\$30,000 inflated at 0%/year for 2 years)	\$11,113

Capital Available (Present Value Equivalent)	\$402,071
Cash-flow Sources Available 13%	
• Social Security : us treas * Starting at Neil Jetson age 67 (\$20,000 for 33 years COLA 1% less 10% Tax)	\$84,107
Assets Available 49%	
• Nanna Savings: TD Bank * (\$60,000 less 0% Tax)	\$60,000
• Adv. Brokerage: Etrade * (\$25,000 less 0% Tax)	\$25,000
• Kiwi saver: Grosvenor (\$100,000 less 0% Tax)	\$100,000
• 401(K): Merck * (\$42,000 less 0% Tax)	\$42,000
• Restricted Stock: Merck * (\$9,000 less 0% Tax)	\$9,000
• Checking/Savings: Local Bank * (\$12,000 less 0% Tax)	\$12,000
• Inheritance (mom): Description * (\$70,000 less 0% Tax)	\$70,000
Insurance Available 0%	
• <i>No Active Insurance Policies</i>	

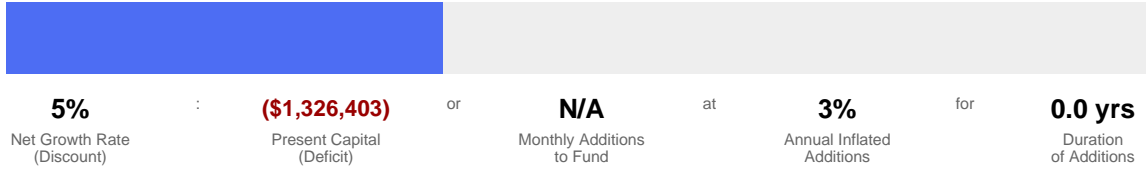
Analysis is based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. "Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3% 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 additions indicates the amount of contributions needed during the stated duration in years that would replace the deficit in funding. This monthly addition is assumed to increase each year by the stated overall inflation 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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Loss of Life - Neil Jetson

Based on the needs analysis performed, this Target-Map® is 38% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$1,326,403.

38% Funded



What You Want

Capital Required (Present Value) **(\$2,126,024)**

After-tax Cash-flow Desired

• Income Replacement (50% Ann. Earned Income): Starting at Neil Jetson age 30 (\$65,000 inflated at 3%/year for 35 years)	\$1,640,167
• Transitional Income (30% Ann. Earned Inc. for 3 years): Starting at Neil Jetson age 30 (\$28,500 inflated at 3%/year for 3 years)	\$83,957
• Debt Obligations: Neil Jetson age 30 (\$244,400)	\$244,400
• Final Expenses: Neil Jetson age 30 (\$10,000)	\$10,000
• Education Expenses: Starting at Barry Jetson age 18 (\$25,000 inflated at 5%/year for 4 years)	\$100,000
• Emergency Reserves (50% Ann. Household Income): Neil Jetson age 30 (\$47,500)	\$47,500

What You Have

Capital Available (Present Value Equivalent) **\$800,000**

Cash-flow Sources Available 0%

- No Active Incomes

Assets Available 0%

- No Active Assets

Insurance Available 38%

• Group Term Life: Employer * Neil Jetson age 30 (\$50,000 less 0% Tax)	\$50,000
• Term Life 20: Genworth * Neil Jetson age 30 (\$750,000 less 0% Tax)	\$750,000

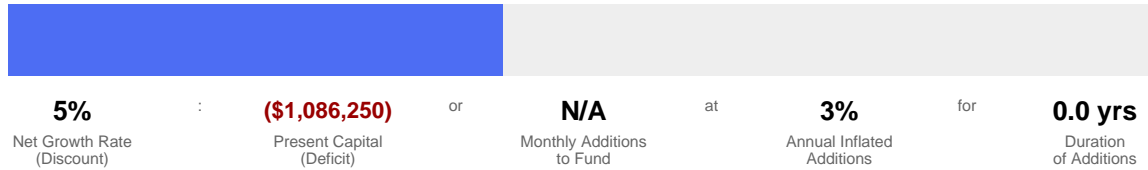
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Loss of Life - Lauren Jetson

Based on the needs analysis performed, this Target-Map® is 43% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$1,086,250.

43% Funded



What You Want

Capital Required (Present Value)	(\$1,915,900)
After-tax Cash-flow Desired	
• Income Replacement (50% Ann. Earned Income): Starting at Lauren Jetson age 30 (\$60,000 inflated at 3%/year for 35 years)	\$1,514,000
• Debt Obligations: Lauren Jetson age 30 (\$244,400)	\$244,400
• Final Expenses: Lauren Jetson age 30 (\$10,000)	\$10,000
• Education Expenses: Starting at Barry Jetson age 18 (\$25,000 inflated at 5%/year for 4 years)	\$100,000
• Emergency Reserves (50% Ann. Household Income): Lauren Jetson age 30 (\$47,500)	\$47,500

What You Have

Capital Available (Present Value Equivalent)	\$830,000
Cash-flow Sources Available 0%	
• No Active Incomes	
Assets Available 0%	
• No Active Assets	
Insurance Available 43%	
• Group Term Life: Merck * Lauren Jetson age 30 (\$80,000 less 0% Tax)	\$80,000
• Term Life 20: USAA * Lauren Jetson age 30 (\$750,000 less 0% Tax)	\$750,000

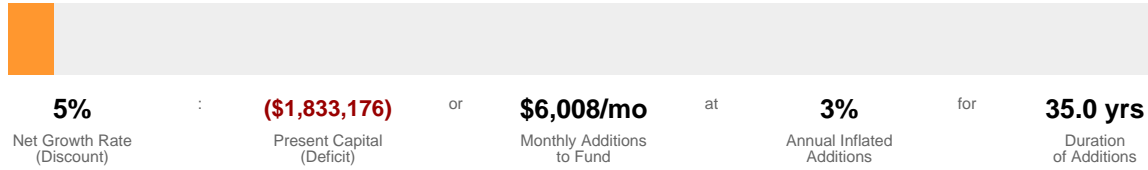
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Long-term Disability - Neil Jetson

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4% Funded



What You Want

Capital Required (Present Value) **(\$1,917,734)**

After-tax Cash-flow Desired

- **Income Replacement (70% Ann. Earned Income):** Starting at Neil Jetson age 30 (\$66,500 inflated at 3%/year for 35 years) **\$1,678,017**
- **Lost Retirement Savings (10%):** Starting at Neil Jetson age 30 (\$9,500 inflated at 3%/year for 35 years) **\$239,717**

What You Have

Capital Available (Present Value Equivalent) **\$85,000**

Cash-flow Sources Available 0%

- *No Active Incomes*

Assets Available 4%

- **Nanna Savings: TD Bank** * (\$60,000 less 0% Tax) **\$60,000**
- **Adv. Brokerage: Etrade** * (\$25,000 less 0% Tax) **\$25,000**

Insurance Available 0%

- *No Active Insurance Policies*

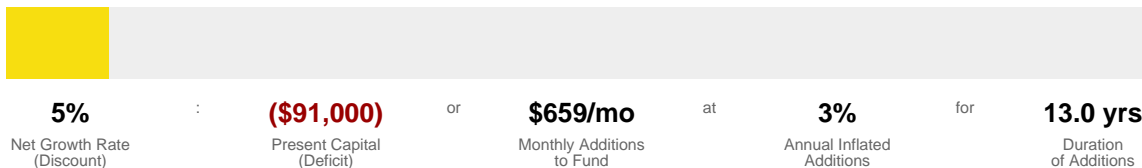
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Education Funding - Barry Jetson

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9% Funded



What You Want

Capital Required (Present Value) **(\$100,000)**

After-tax Cash-flow Desired

- **Education Expenses:** Starting at Barry Jetson age 18 (\$25,000 inflated at 5%/year for 4 years) \$100,000

What You Have

Capital Available (Present Value Equivalent) **\$9,000**

Cash-flow Sources Available **0%**

- *No Active Incomes*

Assets Available **9%**

- **Restricted Stock: Merck** * (\$9,000 less 0% Tax) \$9,000

Insurance Available **0%**

- *No Active Insurance Policies*

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Balance Sheet

Retirement Assets	Location	Data Collected	Neil Jetson	Lauren Jetson	Barry Jetson	Total
Kiwi saver	Grosvenor	06/13/2016	\$100,000			\$100,000
401(K) *	Merck	02/25/2016		\$42,000		\$42,000
Total Retirement Assets			\$100,000	\$42,000	\$0	\$142,000
Non-Retirement Assets	Location	Data Collected	Neil Jetson	Lauren Jetson	Barry Jetson	Total
Adv. Brokerage *	Etrade	03/13/2016	\$25,000			\$25,000
Checking/Savings *	Local Bank	02/25/2016	\$6,000	\$6,000		\$12,000
Restricted Stock *	Merck	02/25/2016		\$9,000		\$9,000
Nanna Savings *	TD Bank	02/25/2016		\$60,000		\$60,000
Inh mom *	mom	05/25/2016		\$70,000		\$70,000
Total Non-Retirement Assets			\$31,000	\$145,000	\$0	\$176,000
Residence Assets	Location	Data Collected	Neil Jetson	Lauren Jetson	Barry Jetson	Total
Main Residence *	Home	02/25/2016	\$150,000	\$150,000		\$300,000
Total Residence Assets			\$150,000	\$150,000	\$0	\$300,000
Liabilities	Location	Data Collected	Neil Jetson	Lauren Jetson	Barry Jetson	Total
Mortgage *	BB&T Bank	02/25/2016	(\$110,000)	(\$110,000)		(\$220,000)
Student Loan *	Sallie Mae	02/25/2016	(\$24,400)			(\$24,400)
Total Liabilities			(\$134,400)	(\$110,000)	\$0	(\$244,400)
Grand Totals			\$146,600	\$227,000	\$0	\$373,600

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Policy Summary

Life Insurance

Reference Name	Carrier	Policy Date	Nickname	Insured	Owner	Beneficiary	Policy Type	Current Premium	Prem Mode	Data Collected	Account Value	Cash Surrender Value	Face Amount
Group Term Life *	Employer	N/A		Jetson, Neil	Jetson, Neil	-	Term Life	\$0	Annual	02/25/2016	\$0	\$0	\$50,000
Term Life 20 *	Genworth	N/A		Jetson, Neil	Jetson, Neil	-	Term Life	\$0	Annual	02/25/2016	\$0	\$0	\$750,000
Group Term Life *	Merck	N/A		Jetson, Lauren	Jetson, Lauren	-	Term Life	\$0	Annual	02/25/2016	\$0	\$0	\$80,000
Term Life 20 *	USAA	N/A		Jetson, Lauren	Jetson, Lauren	-	Term Life	\$0	Annual	02/25/2016	\$0	\$0	\$750,000
								\$0 / yr			\$0	\$0	\$1,630,000

Disability Insurance

Reference Name	Carrier	Policy Date	Nickname	Insured	Owner	Beneficiary	Policy Type	Current Premium	Prem Mode	Data Collected	Elimination Period	Benefit Period	Benefit
Group Disability *	Merck	N/A		Jetson, Lauren	Jetson, Lauren	-	Disability	\$0	Annual	02/25/2016		65 Age	\$5,000/mo
								\$0 / yr					\$5,000/mo

Long Term Care Insurance

Reference Name	Carrier	Policy Date	Nickname	Insured	Owner	Beneficiary	Policy Type	Current Premium	Prem Mode	Data Collected	Elimination Period	Benefit Period	Benefit
No entries													

Disclosure Statement

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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.

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