

Asset-Map[®]

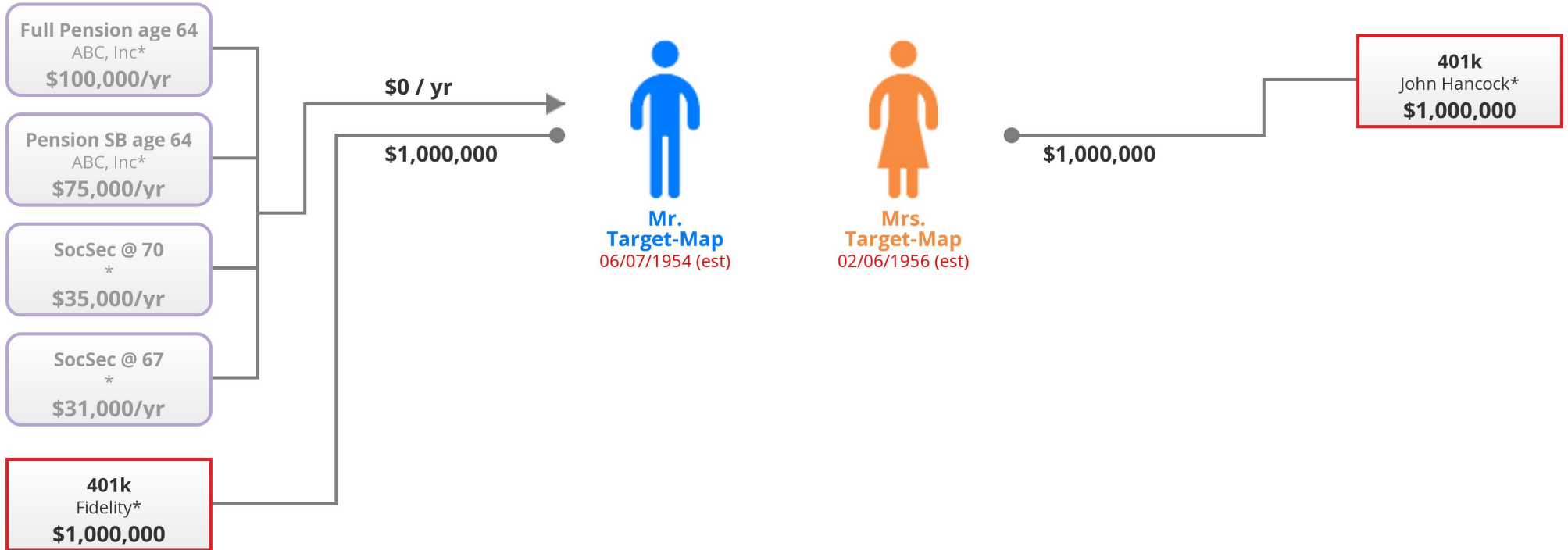
Target Map Math Sample




June 2017

Lead Advisor
Steve Ambuul, CFP[®]
1200 Main
Beverly Hills, CA 91501
steve@asset-map.com

 **Mr. Target-Map (63e)**
Primary

 **Mrs. Target-Map (61e)**
Spouse

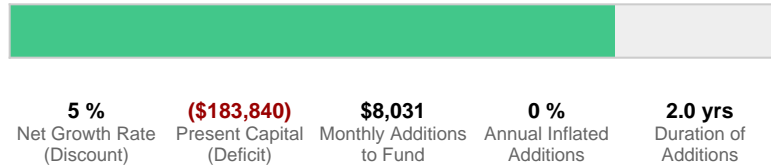


 Income  Residence  Retirement Asset  Non-Retirement Asset  Liability  Insurance  Owned By Another  Deferred Annuity  Stencil

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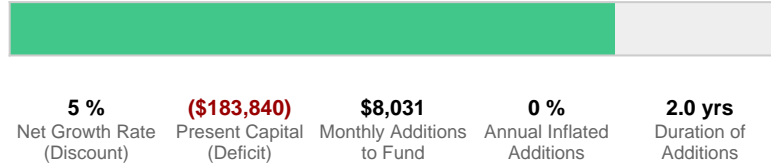
Target-Map® Summary

Retirement - age 65-76 with a \$1MM asset



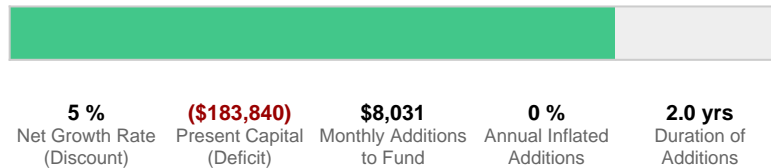
Based on the analysis performed, this Target-Map® is 79% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% net growth rate, the amount of additional capital required to meet this need today is \$ 183,840 or \$ 8,032 of monthly additions inflated by 0% annually for 2.0 years.

Retirement - 10 years of inflating expenses tabled and drawing down an asset



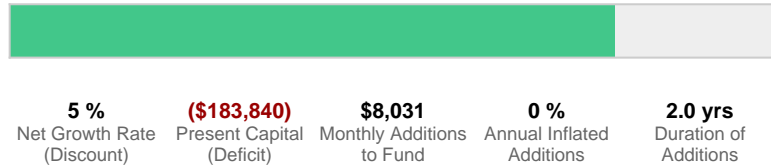
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Retirement table - 10 years of inflating expenses and Income details



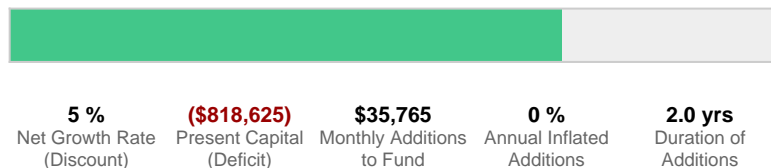
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Retirement - 10 years of 3% inflating expenses tabled with 3% FV on Inflating Net Income



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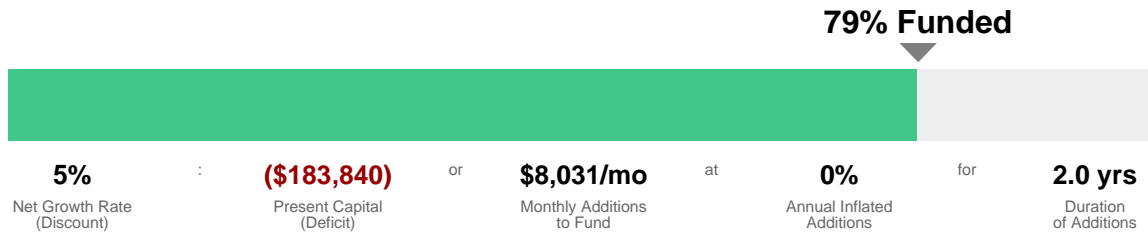
Retirement Funding - with SocSec and Pension



Based on the analysis performed, this Target-Map® is 72% 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 \$ 818,625 or \$ 35,765 of monthly additions inflated by 0% annually for 2.0 years.

Retirement - age 65-76 with a \$1MM asset

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What You Want

Capital Required (Present Value) **(\$883,840)**

After-tax Cash-flow Desired

- **Expenses from 65-75 w 3% COLA for Inflation:** Starting at Mr. Target-Map age 65 (\$100,000 inflated at 3%/year for 10 years) **\$883,840**

What You Have

Capital Available (Present Value Equivalent) **\$700,000**

Cash-flow Sources Available **0%**

- *No Active Incomes*

Assets Available **79%**

- **401k: Fidelity** * (\$1,000,000 less 30% Tax) **\$700,000**

Insurance Available **0%**

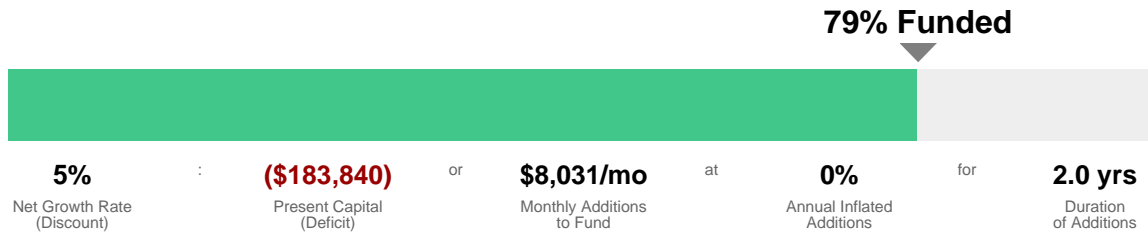
- *No Active Insurance Policies*

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Retirement - 10 years of inflating expenses tabled and drawing down an asset

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What You Want

Capital Required (Present Value) **(\$883,840)**

After-tax Cash-flow Desired

• Living Expenses age 65-66: Starting at Mr. Target-Map age 65 (\$100,000 inflated at 3%/year for 1 year)	\$96,227
• Living Expenses age 66-67: Starting at Mr. Target-Map age 66 (\$100,000 inflated at 3%/year for 1 year)	\$94,394
• Living Expenses age 67-68: Starting at Mr. Target-Map age 67 (\$100,000 inflated at 3%/year for 1 year)	\$92,596
• Living Expenses age 68-69: Starting at Mr. Target-Map age 68 (\$100,000 inflated at 3%/year for 1 year)	\$90,832
• Living Expenses age 69-70: Starting at Mr. Target-Map age 69 (\$100,000 inflated at 3%/year for 1 year)	\$89,102
• Living Expenses age 70-71: Starting at Mr. Target-Map age 70 (\$100,000 inflated at 3%/year for 1 year)	\$87,405
• Living Expenses age 71-72: Starting at Mr. Target-Map age 71 (\$100,000 inflated at 3%/year for 1 year)	\$85,740
• Living Expenses age 72-73: Starting at Mr. Target-Map age 72 (\$100,000 inflated at 3%/year for 1 year)	\$84,107
• Living Expenses age 73-74: Starting at Mr. Target-Map age 73 (\$100,000 inflated at 3%/year for 1 year)	\$82,505
• Living Expenses age 74-75: Starting at Mr. Target-Map age 74 (\$100,000 inflated at 3%/year for 1 year)	\$80,933

What You Have

Capital Available (Present Value Equivalent) **\$700,000**

Cash-flow Sources Available **0%**

- *No Active Incomes*

Assets Available **79%**

- **401k: Fidelity** * (\$1,000,000 less 30% Tax) **\$700,000**

Insurance Available **0%**

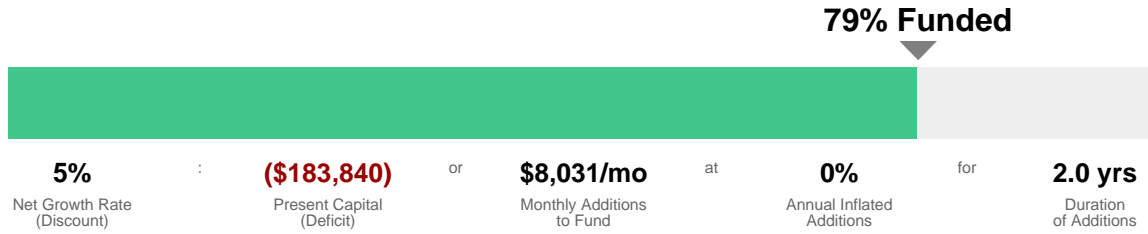
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Retirement table - 10 years of inflating expenses and Income details

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What You Want

What You Have

Capital Required (Present Value)	(\$883,840)	Capital Available (Present Value Equivalent)	\$700,000
After-tax Cash-flow Desired		Cash-flow Sources Available 79%	
• Living Expenses age 65-66: Starting at Mr. Target-Map age 65 (\$100,000 inflated at 3%/year for 1 year)	\$96,227	• Net Income 65-66 : Description * Starting at Mr. Target-Map age 65 (\$100,000 for 1 year COLA 3% less 0% Tax)	\$96,227
• Living Expenses age 66-67: Starting at Mr. Target-Map age 66 (\$100,000 inflated at 3%/year for 1 year)	\$94,394	• Net Income 66-67 : Description * Starting at Mr. Target-Map age 66 (\$100,000 for 1 year COLA 3% less 0% Tax)	\$94,394
• Living Expenses age 67-68: Starting at Mr. Target-Map age 67 (\$100,000 inflated at 3%/year for 1 year)	\$92,596	• Net Income 67-68 : Description * Starting at Mr. Target-Map age 67 (\$100,000 for 1 year COLA 3% less 0% Tax)	\$92,596
• Living Expenses age 68-69: Starting at Mr. Target-Map age 68 (\$100,000 inflated at 3%/year for 1 year)	\$90,832	• Net Income 68-69 : Description * Starting at Mr. Target-Map age 68 (\$100,000 for 1 year COLA 3% less 0% Tax)	\$90,832
• Living Expenses age 69-70: Starting at Mr. Target-Map age 69 (\$100,000 inflated at 3%/year for 1 year)	\$89,102	• Net Income 69-70 : Description * Starting at Mr. Target-Map age 69 (\$100,000 for 1 year COLA 3% less 0% Tax)	\$89,102
• Living Expenses age 70-71: Starting at Mr. Target-Map age 70 (\$100,000 inflated at 3%/year for 1 year)	\$87,405	• Net Income 70-71 : Description * Starting at Mr. Target-Map age 70 (\$100,000 for 1 year COLA 3% less 0% Tax)	\$87,405
• Living Expenses age 71-72: Starting at Mr. Target-Map age 71 (\$100,000 inflated at 3%/year for 1 year)	\$85,740	• Net Income 71-72 : Description * Starting at Mr. Target-Map age 71 (\$100,000 for 1 year COLA 3% less 0% Tax)	\$85,740
• Living Expenses age 72-73: Starting at Mr. Target-Map age 72 (\$100,000 inflated at 3%/year for 1 year)	\$84,107	• Net Income 72-73 : Description * Starting at Mr. Target-Map age 72 (\$75,742 for 1 year COLA 3% less 0% Tax)	\$63,704
• Living Expenses age 73-74: Starting at Mr. Target-Map age 73 (\$100,000 inflated at 3%/year for 1 year)	\$82,505	Assets Available 0%	
• Living Expenses age 74-75: Starting at Mr. Target-Map age 74 (\$100,000 inflated at 3%/year for 1 year)	\$80,933	• <i>No Active Assets</i>	

Insurance Available 0%

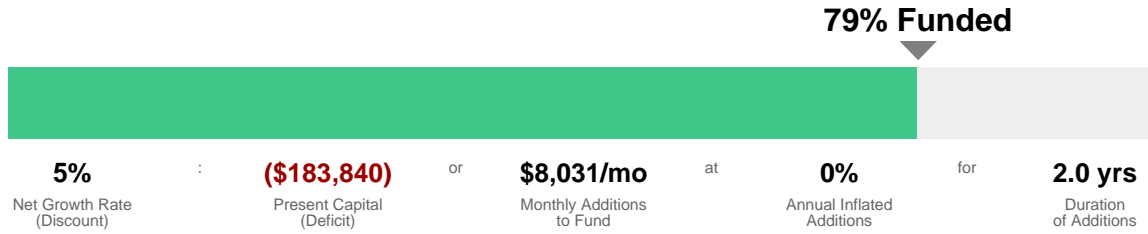
• *No Active Insurance Policies*

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Retirement - 10 years of 3% inflating expenses tabled with 3% FV on Inflating Net Income

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What You Want

What You Have

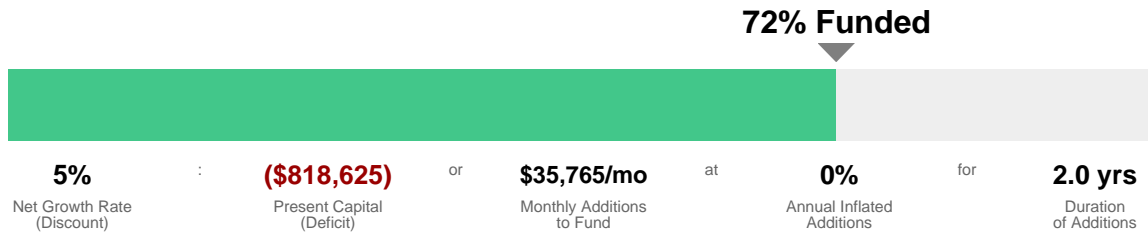
Capital Required (Present Value)	(\$883,840)	Capital Available (Present Value Equivalent)	\$700,000
After-tax Cash-flow Desired		Cash-flow Sources Available 79%	
<ul style="list-style-type: none"> Living Expenses age 65-66: Starting at Mr. Target-Map age 65 (\$100,000 inflated at 3%/year for 1 year) \$96,227 Living Expenses age 66-67: Starting at Mr. Target-Map age 66 (\$100,000 inflated at 3%/year for 1 year) \$94,394 Living Expenses age 67-68: Starting at Mr. Target-Map age 67 (\$100,000 inflated at 3%/year for 1 year) \$92,596 Living Expenses age 68-69: Starting at Mr. Target-Map age 68 (\$100,000 inflated at 3%/year for 1 year) \$90,832 Living Expenses age 69-70: Starting at Mr. Target-Map age 69 (\$100,000 inflated at 3%/year for 1 year) \$89,102 Living Expenses age 70-71: Starting at Mr. Target-Map age 70 (\$100,000 inflated at 3%/year for 1 year) \$87,405 Living Expenses age 71-72: Starting at Mr. Target-Map age 71 (\$100,000 inflated at 3%/year for 1 year) \$85,740 Living Expenses age 72-73: Starting at Mr. Target-Map age 72 (\$100,000 inflated at 3%/year for 1 year) \$84,107 Living Expenses age 73-74: Starting at Mr. Target-Map age 73 (\$100,000 inflated at 3%/year for 1 year) \$82,505 Living Expenses age 74-75: Starting at Mr. Target-Map age 74 (\$100,000 inflated at 3%/year for 1 year) \$80,933 		<ul style="list-style-type: none"> Net Income 65-66 : Description * Starting at Mr. Target-Map age 65 (FV \$106,090 for 1 year COLA 3% less 0% Tax) \$96,227 Net Income 66-67 : Description * Starting at Mr. Target-Map age 66 (FV \$109,273 for 1 year COLA 3% less 0% Tax) \$94,394 Net Income 67-68 : Description * Starting at Mr. Target-Map age 67 (FV \$112,551 for 1 year COLA 3% less 0% Tax) \$92,596 Net Income 68-69 : Description * Starting at Mr. Target-Map age 68 (FV \$115,927 for 1 year COLA 3% less 0% Tax) \$90,832 Net Income 69-70 : Description * Starting at Mr. Target-Map age 69 (FV \$119,405 for 1 year COLA 3% less 0% Tax) \$89,102 Net Income 70-71 : Description * Starting at Mr. Target-Map age 70 (FV \$122,987 for 1 year COLA 3% less 0% Tax) \$87,405 Net Income 71-72 : Description * Starting at Mr. Target-Map age 71 (FV \$126,677 for 1 year COLA 3% less 0% Tax) \$85,740 Net Income 72-73 : Description * Starting at Mr. Target-Map age 72 (FV \$98,827 for 1 year COLA 3% less 0% Tax) \$63,705 	
		Assets Available 0%	
		<ul style="list-style-type: none"> No Active Assets 	
		Insurance Available 0%	
		<ul style="list-style-type: none"> No Active Insurance Policies 	

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Retirement Funding - with SocSec and Pension

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What You Want

Capital Required (Present Value) **(\$2,951,393)**

After-tax Cash-flow Desired

<ul style="list-style-type: none"> Core Expenses at Niles age 65 w 3% annual Inflation adjustment: Starting at Mr. Target-Map age 65 (\$100,000 inflated at 3%/year for 35 years) 	\$2,474,797
<ul style="list-style-type: none"> Annual Travel budget from Niles age 65-80 with 3% Inflation: Starting at Mr. Target-Map age 65 (\$10,000 inflated at 3%/year for 15 years) 	\$126,596
<ul style="list-style-type: none"> Medical Expenses from Bethany's age 65-100 with 5% Inflation: Starting at Mrs. Target-Map age 65 (\$10,000 inflated at 5%/year for 35 years) 	\$350,000

What You Have

Capital Available (Present Value Equivalent) **\$2,132,768**

Cash-flow Sources Available 25%

<ul style="list-style-type: none"> SocSec @ 67 : * Starting at Mr. Target-Map age 67 (\$31,000 for 33 years COLA 1% less 25% Tax) 	\$377,469
<ul style="list-style-type: none"> Full Pension age 64 : ABC, Inc * Starting at Mr. Target-Map age 64 (\$100,000 for 6 years COLA 0% less 30% Tax) 	\$355,298

Assets Available 47%

<ul style="list-style-type: none"> 401k: Fidelity * (\$1,000,000 less 30% Tax) 	\$700,000
<ul style="list-style-type: none"> 401k: John Hancock * (\$1,000,000 less 30% Tax) 	\$700,000

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 analysis 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.

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