



Goal Achievement Report

Prepared for SAMPLE: Jones Household

Jun 29, 2018

Prepared by

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The resources and goals included in your Goal Achievement Plan

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3. How Do I Pay for My Retirement?

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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	Mar, 2040	Mar, 2060
Sarah's Social Security	\$2,000/mo	Oct, 2042	Oct, 2064
Anticipated Savings	Amount	Start Date	End Date
Howard's Retirement Contribution	\$5,500/yr	Jun, 2018	Feb, 2040
Net Savings from Wages	\$1,100/mo	Jun, 2018	Dec, 2028
Rental Income	\$1,000/mo	Jun, 2018	Jul, 2038
Sarah's Retirement Contribution	\$5,000/yr	Jun, 2018	Sep, 2042
Retirement Accounts	Current Value		
Google 401(k) Retirement Account	\$89,600		
Prudential 401(k)	\$147,513		
SEP IRA (rollover)	\$54,067		
Brokerage/Savings Accounts	Current Value		
Alex 529 / Education	\$33,860		
Anne 529 / Education	\$47,382		
Joint Brokerage Account	\$140,090		

Principal Household Members

Howard Jones Male Age 43 Date of Birth: Mar 3, 1975 Retirement Age: 65 (Mar, 2040) Projected End of Life: 85 (Mar, 2060) Tax Filing Status: Married Filing Jointly Effective Tax Rate: 20.00% Long Term Capital Gains Rate: 15.00%	Sarah Jones Female Age 40 Date of Birth: Oct 3, 1977 Retirement Age: 65 (Oct, 2042) Projected End of Life: 87 (Oct, 2064)
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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
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	Aug, 2018	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, 2064	
Charitable Giving	\$1,000/yr	\$1,500/yr	\$2,000/yr	Jan, 2021	Jan, 2040	
Health Care Account	\$750/mo	\$1,000/mo	\$1,500/mo	Oct, 2042	Oct, 2064	

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

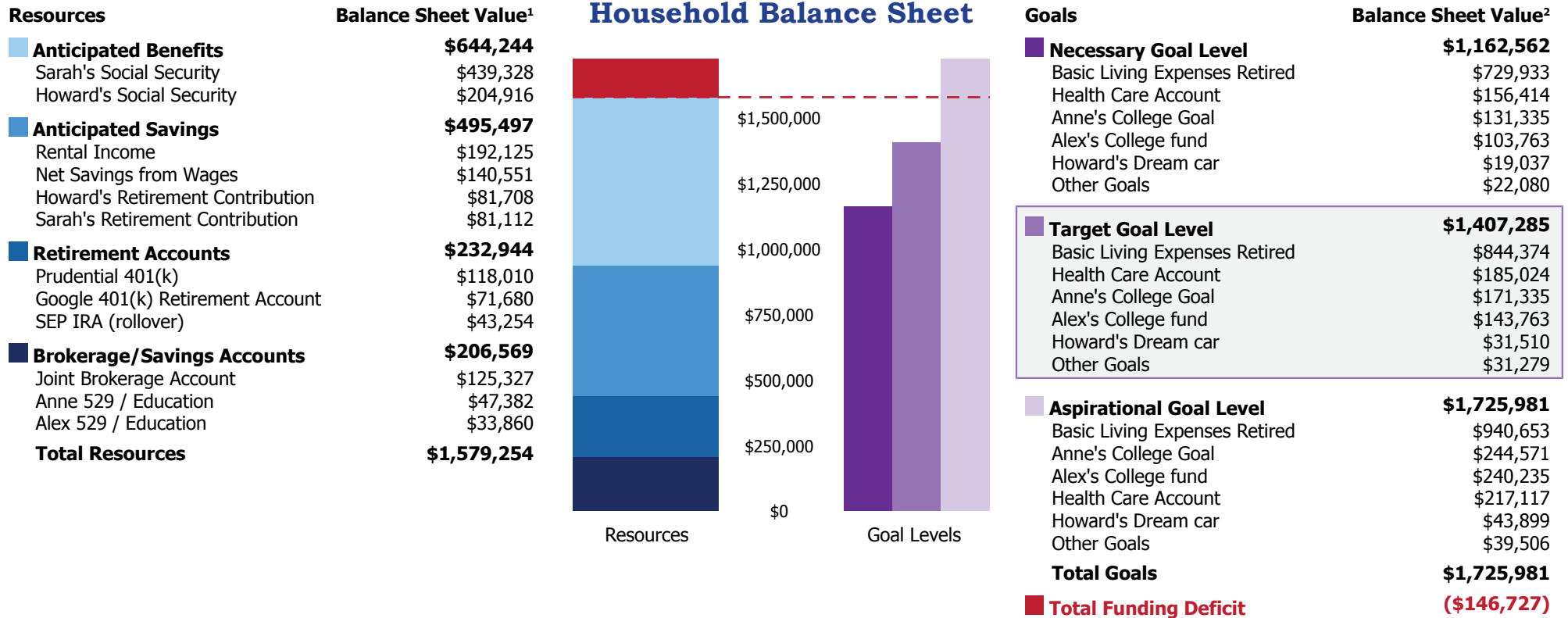
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Can I Afford My Goals?

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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 Savings

Anticipated Savings Rate(s)	
Rental Income	\$1,000/mo from 2018-2038
Net Savings from Wages	\$1,100/mo from 2018-2028
Howard's Retirement Contribution	\$458/mo from 2018-2040
Sarah's Retirement Contribution	\$416/mo from 2018-2042
Additional Savings Needed³	
Aspirational Goal Level	\$511/mo until 2042

Funding Percent by Goal Level

Goal Level	Cost of Goals	Resources Available	Surplus/(Deficit)	Funding %
Necessary	\$1,162,562	\$1,579,254	\$416,692	135.8%
Target	\$1,407,285	\$1,579,254	\$171,969	112.2%
Aspirational	\$1,725,981	\$1,579,254	(\$146,727)	91.5%

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.

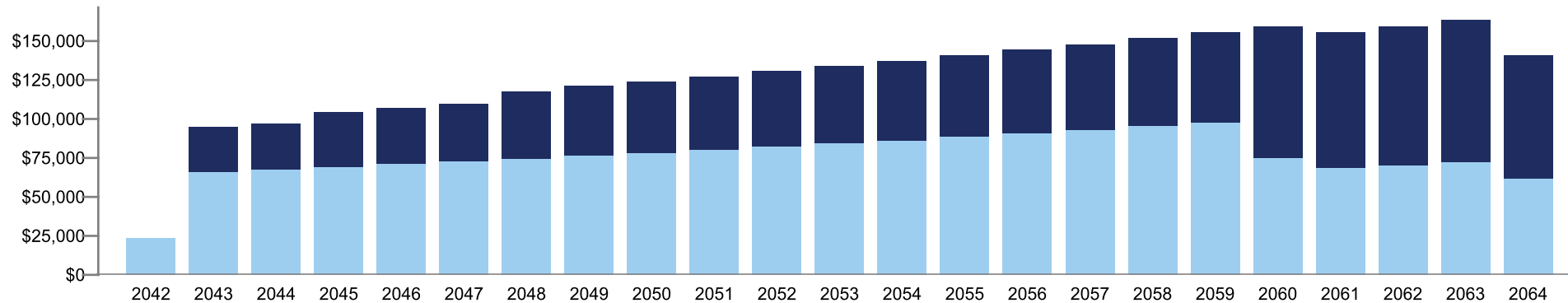
For this plan, it is likely that there are sufficient resources to pay for your Necessary Goal Level.

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 2042-2064: The Household is assumed to be retired when all of the Principal Household Members are retired. Sarah Jones is expected to live until age 87 in 2064, which is the last year of this cash flow projection.

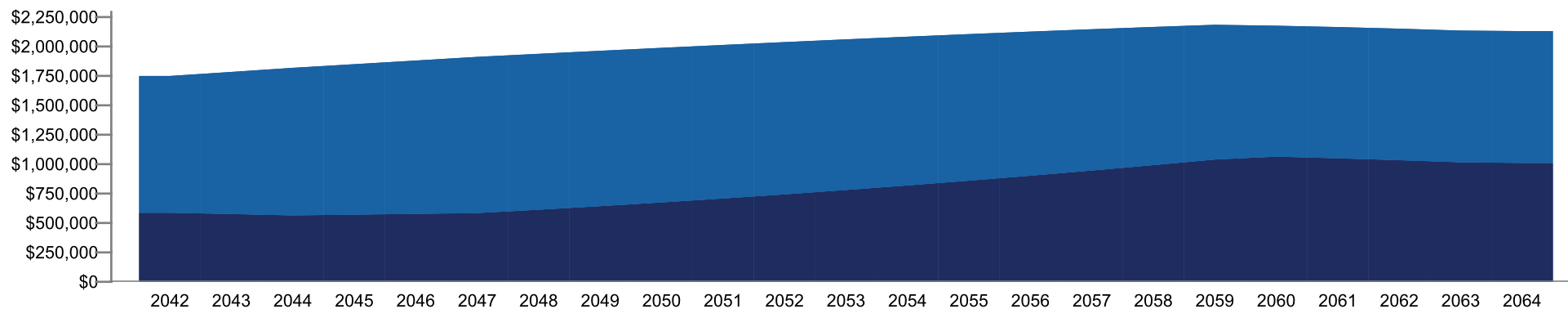
- Retirement Accounts
- Brokerage/Savings Accounts
- Anticipated Savings (Income such as a part-time job)
- Anticipated Benefits (Social Security, Pensions, Annuities)
- Funding Deficit



Account Balances by Year based on funding your Necessary 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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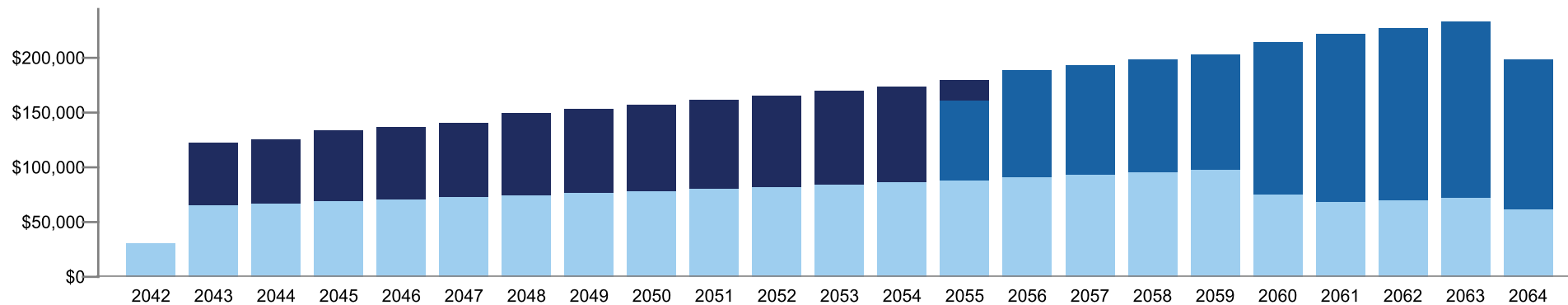
For this plan, it is likely that there are sufficient resources to pay for your Target Goal Level.

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 2042-2064: The Household is assumed to be retired when all of the Principal Household Members are retired. Sarah Jones is expected to live until age 87 in 2064, which is the last year of this cash flow projection.

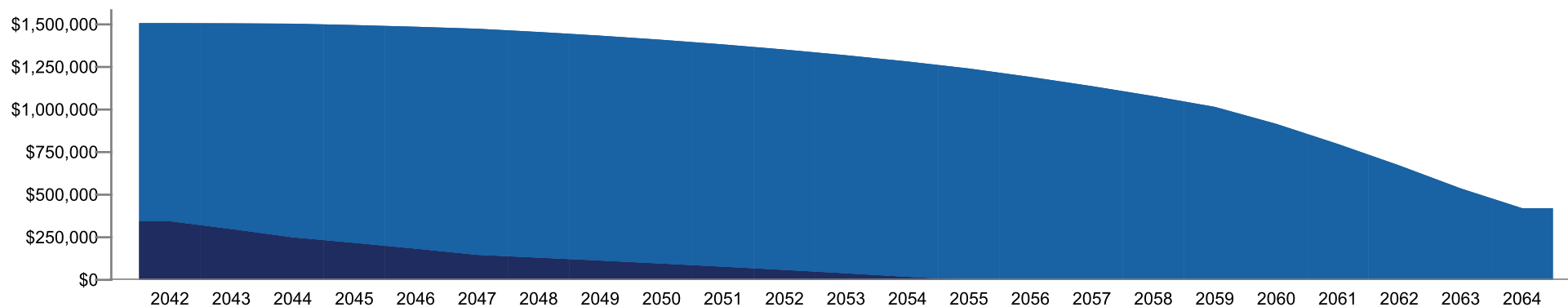
- Retirement Accounts
- Brokerage/Savings Accounts
- Anticipated Savings (Income such as a part-time job)
- Anticipated Benefits (Social Security, Pensions, Annuities)
- Funding Deficit



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.

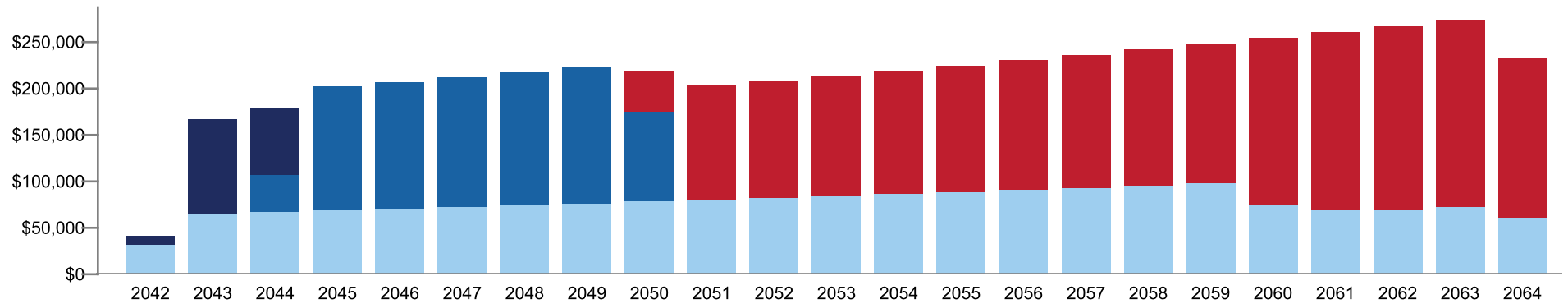
For this plan, more resources may be needed to completely pay for your Aspirational Goal Level.

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 2042-2064: The Household is assumed to be retired when all of the Principal Household Members are retired. Sarah Jones is expected to live until age 87 in 2064, which is the last year of this cash flow projection.

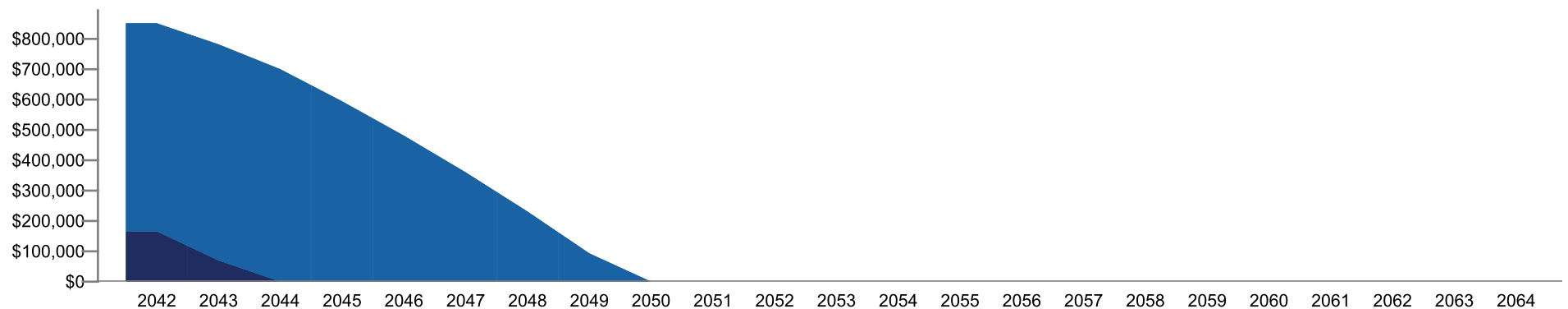
- Retirement Accounts
- Brokerage/Savings Accounts
- Anticipated Savings (Income such as a part-time job)
- Anticipated Benefits (Social Security, Pensions, Annuities)
- Funding Deficit



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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