

Sample Financial Plan

Mark and Stacey Jones



Prepared by:

Shorepoint Capital Partners, LLC




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Personal Information and Summary of Financial Goals

Mark and Stacey Jones

Needs		
10	Retirement - Living Expense	
	Mark (2030)	62
	Stacey (2030)	58
	Both Retired (2030-2058)	\$120,000
	Stacey Alone Retired (2059-2064)	\$96,000
		Base Inflation Rate (2.50%)
10	College - Brody College Tuition	
	4 years starting in 2025	\$60,000
		Base Inflation Rate plus 3.50% (6.00%)
10	College - Kendra College Tuition	
	4 years starting in 2022	\$60,000
		Base Inflation Rate plus 3.50% (6.00%)

Personal Information

Mark

Male - born 10/16/1968, age 49

Employed - \$185,000, Other Income - \$77,000

Stacey

Female - born 09/07/1972, age 45

Employed - \$140,000, Other Income - \$40,000

Married, US Citizens living in MA

- This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

Participant Name	Date of Birth	Age	Relationship
Brody	02/26/2007	11	Child
Kendra	03/20/2004	14	Child

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Resources Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
Brody 529 Plan (Moderate)	Mark	\$75,378	\$15,000	College - Brody College Tuition
Cash Reserves	Joint Survivorship	\$65,000		Not Used In Plan
IRA Rollover (Growth)	Mark	\$533,064		Fund All Goals
Joint Account (Balanced)	Joint Survivorship	\$70,616	\$15,000	Fund All Goals
Kendra 529 Plan (Moderate)	Mark	\$109,427	\$15,000	College - Kendra College Tuition
Mark 401(k) (Growth)	Mark	\$50,000	\$31,900	Fund All Goals
Stacey 401(k) (Growth)	Stacey	\$649,000	\$32,500	Fund All Goals
Stacey IRA (Growth)	Stacey	\$50,000		Fund All Goals
Total Investment Assets :		\$1,602,485		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Vermont Home	Joint Survivorship	\$450,000		Not Funding Goals
Primary Residence	Joint Survivorship	\$625,000		Not Funding Goals
Total of Other Assets :		\$1,075,000		

Social Security

Description	Value	Assign to Goal
Social Security	Mark will file a normal application at age 67. He will receive \$35,838 in retirement benefits at age 67.	Fund All Goals
Social Security	Stacey will file a normal application at age 67. She will receive \$35,242 in retirement benefits at age 67.	Fund All Goals

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
1st Mortgage	Primary Residence	Joint	\$420,000		

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Resources Summary

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
1st Mortgage	Vermont	Joint	\$160,000		
Total Outstanding Balance :			\$580,000		

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Net Worth Summary - All Resources

This is your Net Worth Summary as of 06/08/2018. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.



Investment Assets		\$1,602,485
Other Assets	+	\$1,075,000
Total Assets		\$2,677,485
Total Liabilities	-	\$580,000
Net Worth		\$2,097,485

Description	Total
Investment Assets	
Employer Retirement Plans	\$699,000
Individual Retirement Accounts	\$583,064
Taxable and/or Tax-Free Accounts	\$135,616
College Saving Plans	\$184,805
Total Investment Assets:	\$1,602,485
Other Assets	
Home and Personal Assets	\$1,075,000
Total Other Assets:	\$1,075,000
Liabilities	
Personal Real Estate Loan:	\$580,000
Total Liabilities:	\$580,000
Net Worth:	\$2,097,485

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Current Portfolio Allocation

This page shows how your Investment Assets are currently allocated among the different Asset Classes. It includes only those Assets you have identified to fund Goals in this Plan.



Total Stock
73%

Projected Returns

Total Return	6.20%
Base Inflation Rate	2.50%
Real Return	3.70%
Standard Deviation	10.35%

Bear Market Returns

Great Recession November 2007 thru February 2009	-34%
Bond Bear Market July 1979 thru February 1980	9%

Asset Class	Rate of Return	Investment Portfolio	
		Value	% of Total
Cash & Cash Alternatives	0.50%	\$0	0%
Government Bonds	2.00%	\$98,672	6%
Corporate Bonds	3.00%	\$221,607	14%
Municipal Bonds	2.00%	\$0	0%
International Bonds	3.00%	\$70,048	5%
Large Cap Stocks	7.50%	\$695,242	45%
Mid Cap Stocks	8.00%	\$139,302	9%
Small Cap Stocks	8.00%	\$52,161	3%
International Developed Stocks	6.50%	\$122,474	8%
International Emerging Stocks	7.00%	\$117,807	8%
Real Estate	5.00%	\$20,172	1%
Unclassified	0.00%	\$0	0%
Total :		\$1,537,485	100%

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Worksheet Detail - Bear Market Test

Bear Market Test for Current Scenario

Likelihood of Reaching Goals After Loss of 34% - Using All Assets to Fund Goals by Importance



Goals

Needs

10 - Retirement - Living Expense	<input checked="" type="checkbox"/>
10 - College - Brody College Tuition	<input checked="" type="checkbox"/>
10 - College - Kendra College Tuition	<input checked="" type="checkbox"/>

This test assumes your investment allocation matches your current portfolio. If your investments suffered a loss of 34% this year, your portfolio value would be reduced by \$522,745. This is the approximate loss sustained by a portfolio with a similar percentage of stocks, bonds, cash, and alternative during the Great Recession, which lasted from November 2007 through February 2009. These results show the likelihood you would be able to fund your Needs, Wants and Wishes after experiencing this loss.

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Worksheet Detail - Bear Market Test

Bear Market Test for What If Scenario 1

Likelihood of Reaching Goals After Loss of 34% - Using All Assets to Fund Goals by Importance



Goals

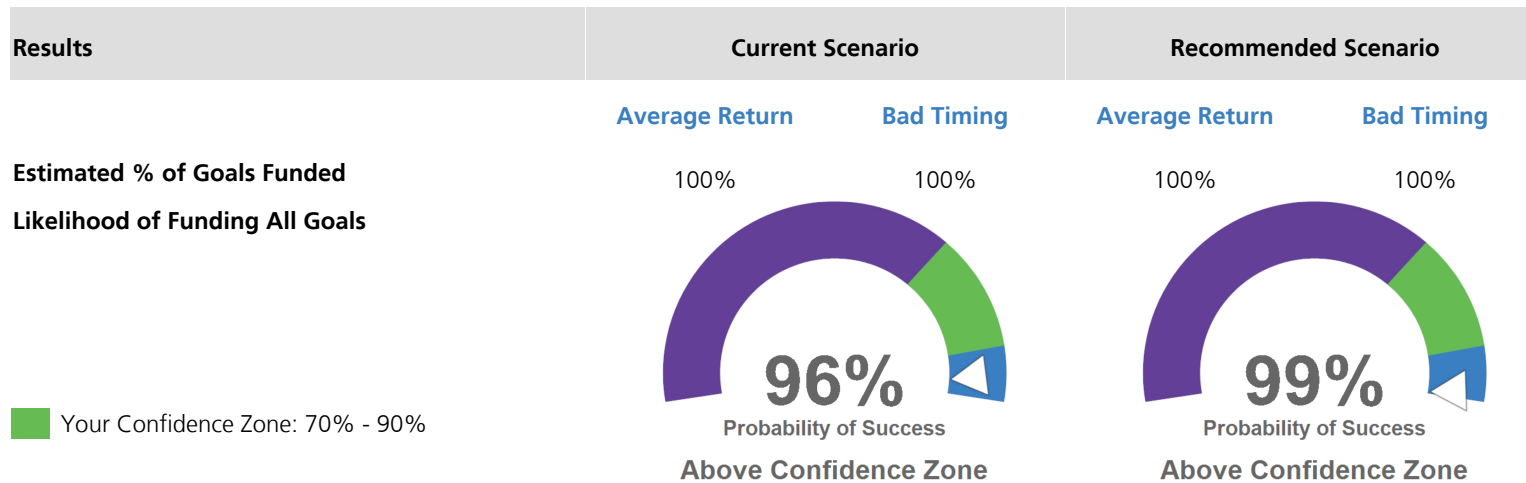
Needs

10 - Retirement - Living Expense	<input checked="" type="checkbox"/>
10 - College - Brody College Tuition	<input checked="" type="checkbox"/>
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Results - Current and Recommended



	Current Scenario	What If Scenario 1	Changes In Value
66 Retirement			
Retirement Age			
Mark	62 in 2030	65 in 2033	3 year(s) later
Stacey	58 in 2030	61 in 2033	3 year(s) later
Planning Age			
Mark	90 in 2058	90 in 2058	
Stacey	92 in 2064	92 in 2064	

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Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
Goals			
Needs			
Retirement - Living Expense			
Both Retired	\$120,000	\$120,000	
Stacey Alone Retired	\$96,000	\$96,000	
College - Brody College Tuition	\$60,000	\$60,000	
Years of School	4	4	
Start Year	2025	2025	
College - Kendra College Tuition	\$60,000	\$60,000	
Years of School	4	4	
Start Year	2022	2022	
Total Spending for Life of Plan	\$4,536,000	\$4,176,000	Decreased 8%
Savings			
Qualified	\$64,400	\$64,400	
529 Plan	\$30,000	\$30,000	
Taxable	\$15,000	\$24,000	Increased \$9,000
Total Savings This Year	\$109,400	\$118,400	Increased \$9,000
Portfolios			
Allocation Before Retirement	Current	Current	
Percent Stock	73%	73%	
Total Return	6.20%	6.20%	
Standard Deviation	10.35%	10.35%	
Great Recession Return 11/07 - 2/09	-34%	-34%	
Bond Bear Market Return 7/79 - 2/80	9%	9%	
Allocation During Retirement	Current	Current	

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Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
Percent Stock	73%	73%	
Total Return	6.20%	6.20%	
Standard Deviation	10.35%	10.35%	
Great Recession Return 11/07 - 2/09	-34%	-34%	
Bond Bear Market Return 7/79 - 2/80	9%	9%	
Inflation	2.50%	2.50%	

Investments

Total Investment Portfolio	\$1,537,485	\$1,537,485
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Social Security

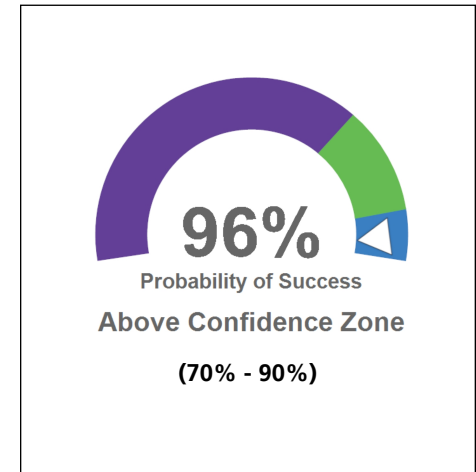
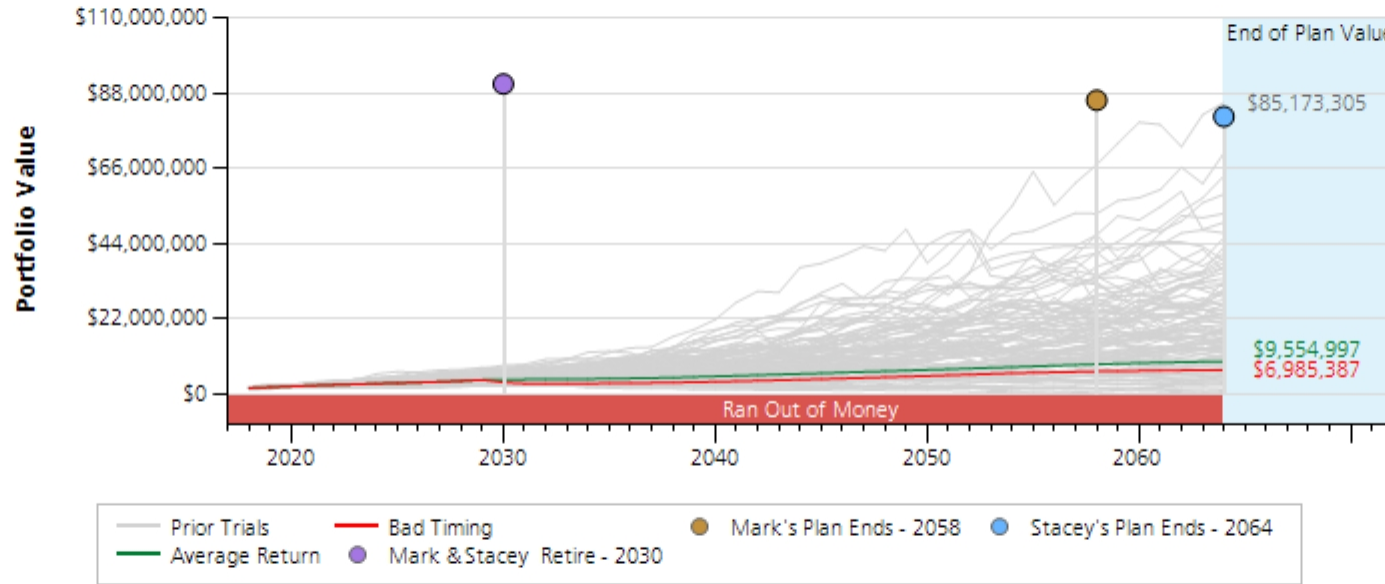
Social Security Strategy	At FRA	At FRA
Mark		
Filing Method	Normal	Normal
Age to File Application	67	67
Age Retirement Benefits Begin	67	67
First Year Benefit	\$35,838	\$35,968
Stacey		
Filing Method	Normal	Normal
Age to File Application	67	67
Age Retirement Benefits Begin	67	67
First Year Benefit	\$35,242	\$35,485

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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For Current Scenario

- The graph below shows the results for all 1000 Monte Carlo Trials.
- The Probability of Success meter displays the percentage of trials that were successful in funding all of your goals.
- We identify the Confidence Zone as a probability of Success between 70% and 90%.



In the table below, the 99th, 75th, 50th, 25th and 1st percentile trials are shown based on the End of Plan Value. For each trial displayed, the corresponding portfolio value is illustrated for specific years of the plan. These trials serve as checkpoints to illustrate how the portfolio might perform over the life of the plan.

Although the graph and table help illustrate a general range of results you may expect, neither of them reflect the Final Result, your Probability of Success.

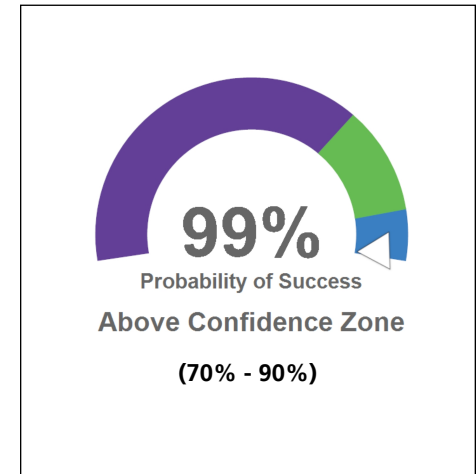
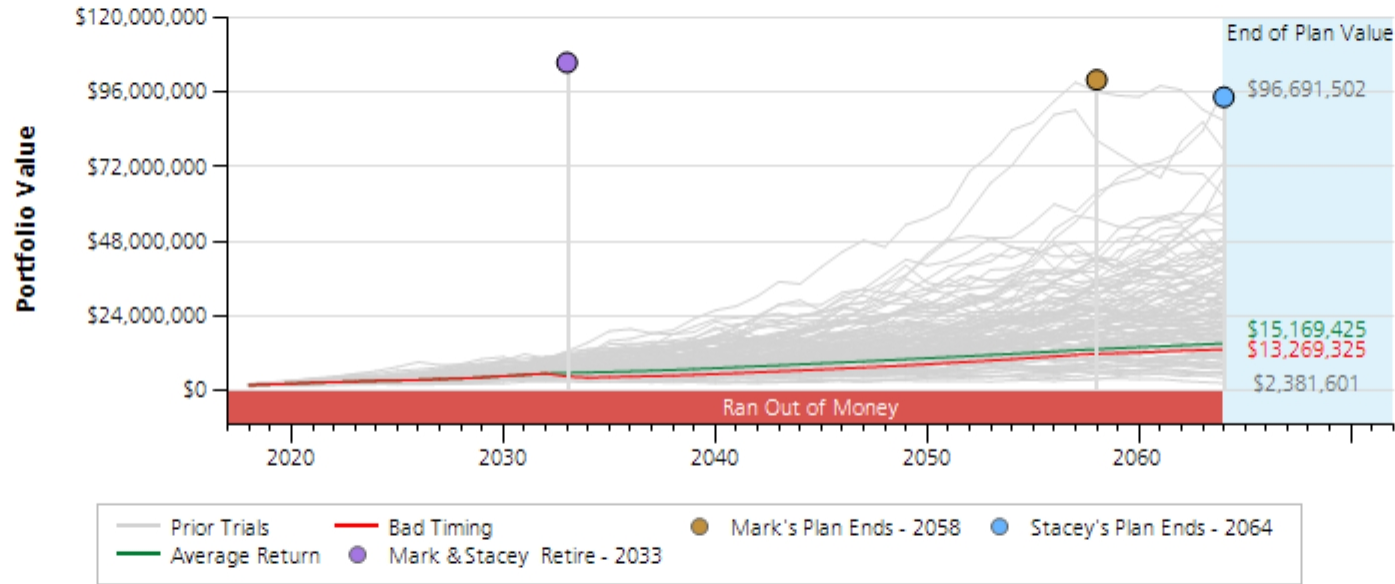
Trials	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan	Year Money Goes to \$0
10	\$2,589,084	\$6,124,783	\$7,274,667	\$12,643,685	\$20,034,789	\$85,173,305	
250	\$2,479,843	\$3,142,069	\$4,757,797	\$5,685,746	\$8,480,827	\$28,997,685	
500	\$2,422,067	\$3,526,221	\$4,349,094	\$6,872,841	\$11,668,452	\$17,355,418	
750	\$2,199,782	\$3,668,063	\$4,001,155	\$3,302,779	\$5,461,278	\$8,996,644	
990	\$2,484,819	\$2,502,594	\$2,671,461	\$1,549,126	\$1,138,270	\$0	2057

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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For What If Scenario 1

- The graph below shows the results for all 1000 Monte Carlo Trials.
- The Probability of Success meter displays the percentage of trials that were successful in funding all of your goals.
- We identify the Confidence Zone as a probability of Success between 70% and 90%.



In the table below, the 99th, 75th, 50th, 25th and 1st percentile trials are shown based on the End of Plan Value. For each trial displayed, the corresponding portfolio value is illustrated for specific years of the plan. These trials serve as checkpoints to illustrate how the portfolio might perform over the life of the plan.

Although the graph and table help illustrate a general range of results you may expect, neither of them reflect the Final Result, your Probability of Success.

Trials	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan
10	\$2,804,015	\$5,528,106	\$10,105,973	\$15,235,931	\$21,615,080	\$96,691,502
250	\$2,956,200	\$6,159,223	\$8,417,968	\$9,060,116	\$13,832,251	\$37,812,523
500	\$3,518,748	\$4,787,863	\$7,376,437	\$9,544,567	\$10,394,191	\$24,134,030
750	\$2,840,670	\$2,922,841	\$5,619,213	\$6,037,530	\$5,656,940	\$14,909,775
990	\$2,783,909	\$3,518,864	\$4,040,285	\$2,583,390	\$2,955,571	\$2,381,601

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