

SAMPLE INCOME PLAN

John & Jane Doe

JANUARY 8, 2015



Prepared by: **Sample Advisor, Sample Advisor Firm Name**

123 Main Street, Suite 100, Advisor City, STATE 12345

(123) 456-7890 | sample.advisor@email.com

Securities offered through Sample Advisor Broker/Dealer. Member FINRA / SIPC.

Balance Sheet for John Doe and Jane Doe

Cash Accounts

	Description	Owner	12/31/2010	12/31/2011	12/31/2012	12/31/2017	01/10/2014
<input type="checkbox"/>	Checking Account	Joint	\$14,300	\$15,100	\$13,500	\$0	\$15,000
<input type="checkbox"/>	Savings	John Doe	\$0	\$0	\$0	\$0	\$50,000
Totals			\$14,300	\$15,100	\$13,500	\$0	\$65,000

Investment Accounts

	Description	Owner	12/31/2010	12/31/2011	12/31/2012	12/31/2017	01/10/2014
<input checked="" type="checkbox"/>	Sample IRA	John Doe	\$302,000	\$327,000	\$339,000	\$444,943	\$400,000
<input checked="" type="checkbox"/>	Sample IRA	Jane Doe	\$314,000	\$337,000	\$351,000	\$459,543	\$351,000
<input checked="" type="checkbox"/>	Sample Brokerage	Trust	\$523,000	\$541,000	\$578,000	\$792,947	\$600,000
Totals			\$1,139,000	\$1,205,000	\$1,268,000	\$1,697,433	\$1,351,000

Future Values

Description	Beginning Balance	Annual Contribution	Years	Interest Rate	Ending Balance
Sample IRA (John)	\$400,000	\$6,000	2	4.00%	\$444,880
Sample IRA (Jane)	\$351,000	\$6,000	2	4.00%	\$391,882
Sample Brokerage	\$600,000	\$0	2	6.00%	\$674,160
Sample VA	\$500,000	\$0	2	5.00%	\$551,250

Income Sources

Description	Owner	Beginning Year	Ending Year	Inflation Rate	Annual Amount
Social Security	John Doe	2014	2044	2.00%	\$24,000
Social Security	Jane Doe	2016	2044	2.00%	\$12,000
Pension	John Doe	2019	2044	1.00%	\$12,000

Year	Social Security	Social Security	Pension	Total
2014	\$24,000	\$0	\$0	\$24,000
2015	\$24,480	\$0	\$0	\$24,480
2016	\$24,970	\$12,000	\$0	\$36,970
2017	\$25,469	\$12,240	\$0	\$37,709
2018	\$25,978	\$12,485	\$0	\$38,463
2019	\$26,498	\$12,734	\$12,000	\$51,232
2020	\$27,028	\$12,989	\$12,120	\$52,137
2021	\$27,568	\$13,249	\$12,241	\$53,059
2022	\$28,120	\$13,514	\$12,364	\$53,997
2023	\$28,682	\$13,784	\$12,487	\$54,954
2024	\$29,256	\$14,060	\$12,612	\$55,928
2025	\$29,841	\$14,341	\$12,738	\$56,920
2026	\$30,438	\$14,628	\$12,866	\$57,931
2027	\$31,047	\$14,920	\$12,994	\$58,961
2028	\$31,667	\$15,219	\$13,124	\$60,011
2029	\$32,301	\$15,523	\$13,255	\$61,080
2030	\$32,947	\$15,834	\$13,388	\$62,169
2031	\$33,606	\$16,150	\$13,522	\$63,278
2032	\$34,278	\$16,473	\$13,657	\$64,408
2033	\$34,963	\$16,803	\$13,794	\$65,560

Scenario Illustration

Desired Pre-Tax Income \$100,000 Income Inflation Rate 3.00% Fixed Rate 2.00% Income Plan Duration 20 years

Income plan using \$1,351,000 of the available \$1,351,000

Portfolio 1		Portfolio 2		Portfolio 3		Portfolio 4						
Duration	Growth Rate	Duration	Growth Rate	Duration	Growth Rate	Duration	Growth Rate	Duration	Growth Rate			
5 years	2.00%	5 years	4.00%	5 years	6.00%	5 years	8.00%					
	\$355,298		\$276,264		\$416,182		\$303,256		\$303,256			
Year	Growth	Fixed	Growth	Fixed	Growth	Fixed	Growth	Fixed	Other Income	Portfolio Income	Total Income	Total Portfolio Assets
2014		\$355,298	\$276,264		\$416,182		\$303,256		\$24,000	\$76,000	\$100,000	\$1,351,000
2015		\$284,884	\$287,314		\$441,153		\$327,516		\$24,480	\$78,520	\$103,000	\$1,340,868
2016		\$210,492	\$298,807		\$467,622		\$353,718		\$36,970	\$69,120	\$106,090	\$1,330,639
2017		\$144,199	\$310,759		\$495,679		\$382,015		\$37,709	\$71,564	\$109,273	\$1,332,653
2018		\$74,088	\$323,190		\$525,420		\$412,576		\$38,463	\$74,088	\$112,551	\$1,335,274
2019				\$336,117	\$556,945		\$445,583		\$51,232	\$64,695	\$115,927	\$1,338,645
2020				\$276,851	\$590,362		\$481,229		\$52,137	\$67,268	\$119,405	\$1,348,442
2021				\$213,774	\$625,784		\$519,727		\$53,059	\$69,929	\$122,987	\$1,359,286
2022				\$146,722	\$663,331		\$561,306		\$53,997	\$72,680	\$126,677	\$1,371,359
2023				\$75,524	\$703,131		\$606,210		\$54,954	\$75,524	\$130,477	\$1,384,865
2024					\$338,470	\$406,849	\$654,707		\$55,928	\$78,464	\$134,392	\$1,400,026
2025					\$358,778	\$334,953	\$707,084		\$56,920	\$81,503	\$138,423	\$1,400,814
2026					\$380,305	\$258,518	\$763,650		\$57,931	\$84,645	\$142,576	\$1,402,474
2027					\$403,123	\$177,351	\$824,742		\$58,961	\$87,892	\$146,853	\$1,405,217
2028					\$427,311	\$91,248	\$890,722		\$60,011	\$91,248	\$151,259	\$1,409,281
Totals			\$571,838		\$641,718		\$1,033,247		\$1,653,790	\$2,687,037	\$1,213,556	

Scenario Illustration data is based on information provided by you (the client). If this information is incorrect, the illustration will not be valid. Portfolio withdrawals are based on the strategy illustration outlined on this page and is based on hypothetical rates of return and inflation assumptions. These values are not representative of an actual investment; should not be considered a projection of future performance; and are provided for illustrative purposes only. All investments involve risk. There is no guarantee that any investment strategy will meet its stated objectives. This page illustrates the proposed allocation of your accounts to the various buckets. This is not intended to propose a specific investment, only facilitate a discussion with your financial advisor in determining the appropriate allocation strategy for each account.

Scenario Illustration

Desired Pre-Tax Income \$100,000 Income Inflation Rate 3.00% Fixed Rate 2.00% Income Plan Duration 20 years

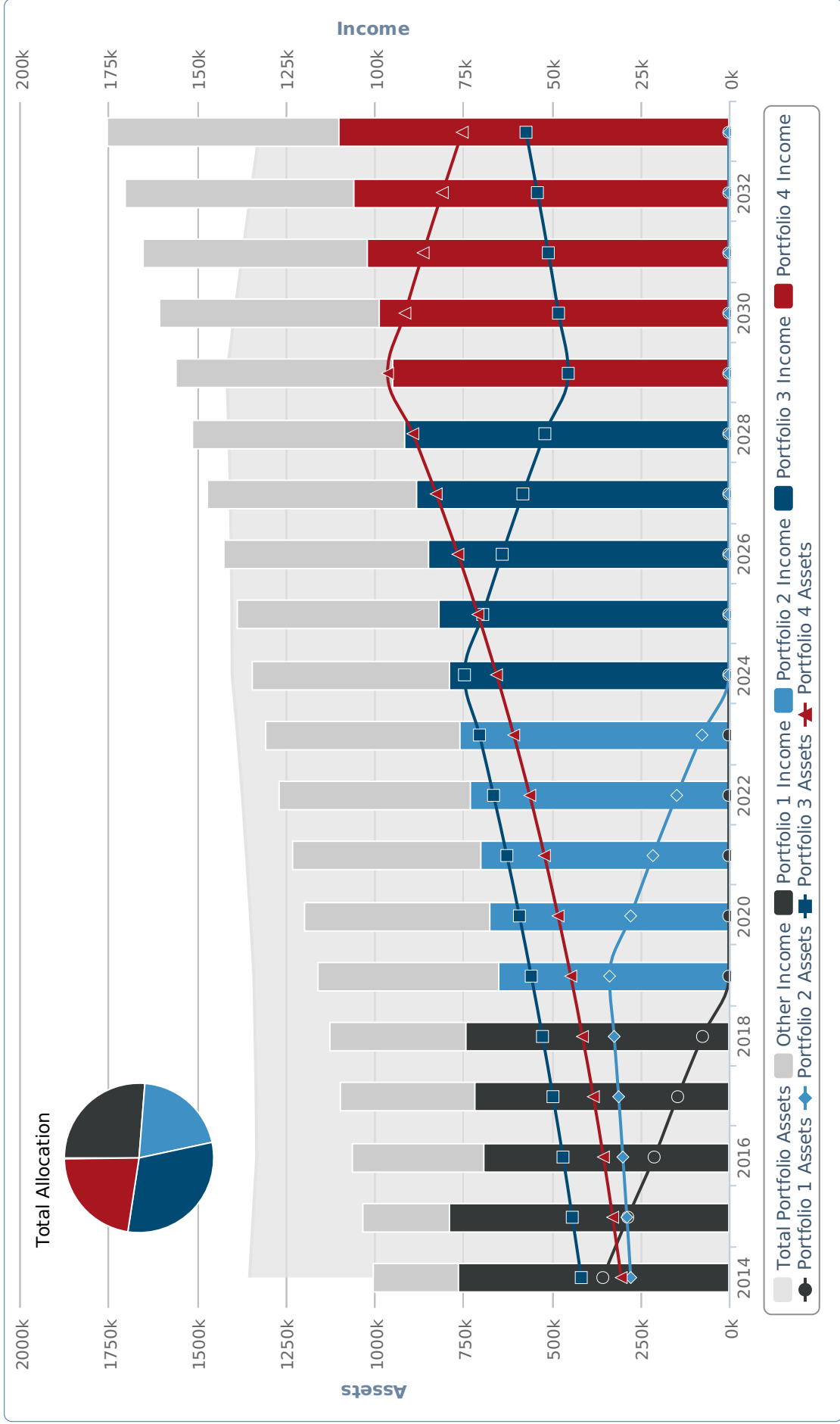
Income plan using \$1,351,000 of the available \$1,351,000

Portfolio 1		Portfolio 2		Portfolio 3		Portfolio 4	
Duration	Growth Rate	Duration	Growth Rate	Duration	Growth Rate	Duration	Growth Rate
5 years	2.00%	5 years	4.00%	5 years	6.00%	5 years	8.00%
	\$355,298		\$276,264		\$416,182		\$303,256

Year	Growth	Fixed	Growth	Fixed	Growth	Fixed	Other Income	Portfolio Income	Total Income	Total Portfolio Assets
2029			\$452,949		\$471,682	\$490,297	\$61,080	\$94,717	\$155,797	\$1,414,929
2030			\$480,126		\$509,417	\$403,492	\$62,169	\$98,302	\$160,471	\$1,393,035
2031			\$508,934		\$550,170	\$311,294	\$63,278	\$102,007	\$165,285	\$1,370,397
2032			\$539,470		\$594,183	\$213,473	\$64,408	\$105,835	\$170,243	\$1,347,126
2033			\$571,838		\$641,718	\$109,791	\$65,560	\$109,791	\$175,351	\$1,323,347
Totals			\$571,838		\$641,718		\$1,033,247	\$1,653,790	\$2,687,037	\$1,213,556

Scenario Illustration data is based on information provided by you (the client). If this information is incorrect, the illustration will not be valid. Portfolio withdrawals are based on the strategy illustration outlined on this page and is based on hypothetical rates of return and inflation assumptions. These values are not representative of an actual investment; should not be considered a projection of future performance; and are provided for illustrative purposes only. All investments involve risk. There is no guarantee that any investment strategy will meet its stated objectives. This page illustrates the proposed allocation of your accounts to the various buckets. This is not intended to propose a specific investment, only facilitate a discussion with your financial advisor in determining the appropriate allocation strategy for each account.

Scenario Illustration Chart



Scenario Chart data is based on information provided by you (the client). If this information is incorrect, the illustration will not be valid. Portfolio withdrawals are based on the strategy illustration outlined on the Scenario Illustration page(s) and is based on hypothetical rates of return and inflation assumptions. These values are not representative of an actual investment; should not be considered a projection of future performance; and are provided for illustrative purposes only. All investments involve risk. There is no guarantee that any investment strategy will meet its stated objectives. This page illustrates the proposed allocation of your accounts to the various buckets. This is not intended to propose a specific investment, only facilitate a discussion with your financial advisor in determining the appropriate allocation strategy for each account.