



John and Katie Winters

360 WEALTH MANAGEMENT - FINANCIAL STATUS
December 03, 2012

PREPARED BY:

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Sample

Disclaimer

The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

Client(s): _____

John Winters

_____ Date

_____ Katie Winters

_____ Date

Advisor: _____

William Wilkinson, CFP ChFC, CLU, CASL, AIF

_____ Date

Custom Objectives

Prepared for John and Katie Winters

The following table lists all of the custom objectives you have identified, sorted in order of decreasing priority.

No Custom objectives have been defined.

Sample

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Family Information Summary

Prepared for John and Katie Winters

The Family Information Summary report shows your family's basic information.

PERSONAL INFORMATION

John's Information

Date of Birth: 1/1/1958

Katie's Information

Date of Birth: 1/1/1963

EMPLOYMENT

John's Employment Information

Katie's Employment Information

CHILDREN

Amanda Traditional - 12/13/1991

Kevin Traditional - 12/13/1987

Peter Traditional - 1/1/1998

Sample

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Balance Sheet

Base Facts as of December 3, 2012

Prepared for John and Katie Winters

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Assets	John	Katie	Joint - ROS	Total
Vanguard Money Market	--	--	\$40,000	\$40,000
Merrill Lynch Account	\$211,601	--	--	\$211,601
Jon's 401K	\$324,844	--	--	\$324,844
Katie's Roth 403b	--	\$147,038	--	\$147,038
Katie's Roth IRA (converted)	--	\$112,050	--	\$112,050
Home	--	--	\$300,000	\$300,000
Total Assets:	\$536,445	\$259,088	\$340,000	\$1,135,533
Liabilities	John	Katie	Joint - ROS	Total
Home Mortgage	--	--	(\$110,000)	(\$110,000)
Total Liabilities:	\$0	\$0	(\$110,000)	(\$110,000)
Total Net Worth:	\$536,445	\$259,088	\$230,000	\$1,025,533

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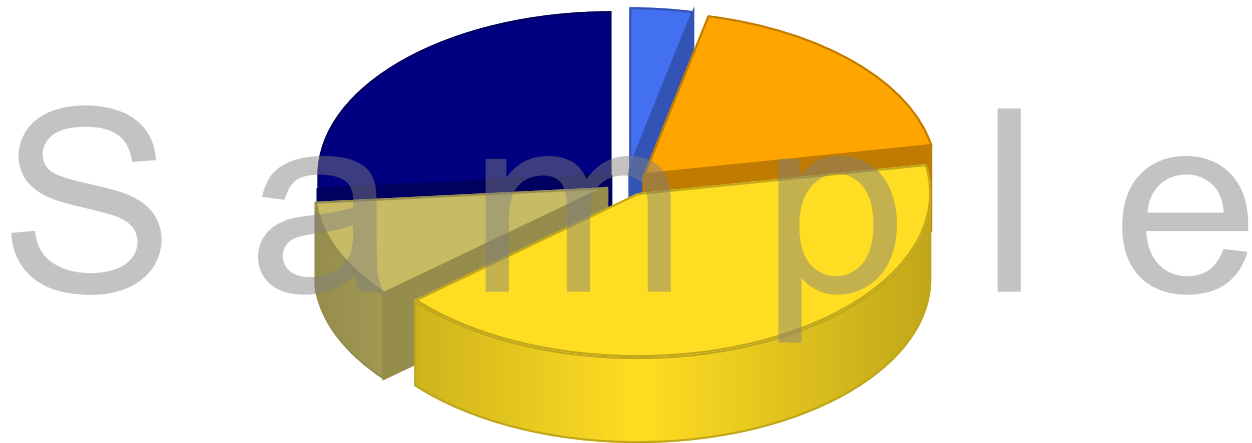
Balance Sheet

Base Facts as of December 3, 2012

Prepared for John and Katie Winters

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Breakdown by Asset Type - Current Year (2012)



- Cash Equivalents (3.52%)
- Taxable Investments (18.63%)
- Qualified Retirement (41.56%)
- Roth IRAs (9.87%)
- Real Estate (26.42%)

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Cash Flow

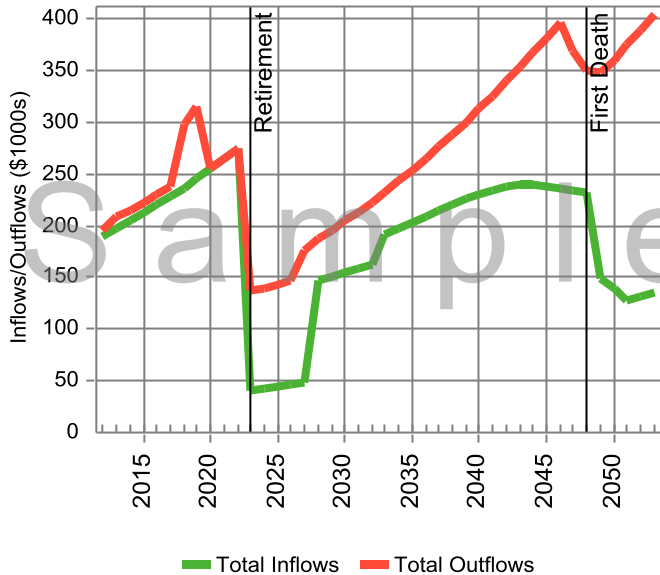
Base Facts (All Years)

Prepared for John and Katie Winters

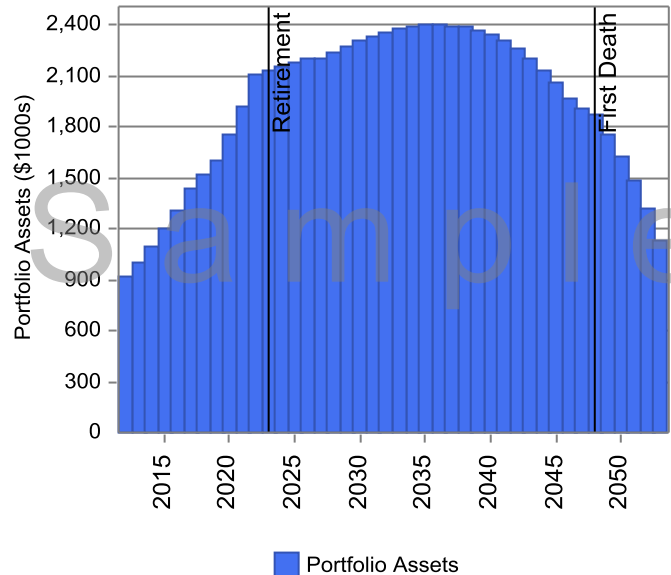
The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts*, your portfolio assets will last through at least **2053** (age **95/90**).

Inflows and Outflows



Portfolio Assets



RELEVANT FACTS

John's Retirement: 2023 (65)
 Katie's Retirement: 2028 (65)
 First Death (John): 2048 (90/85)

LIVING EXPENSES

Current: \$100,000
 Retirement: \$85,000
 After First Death: \$85,000
 Indexed at: 3.73%
 Inflation Rate: 3.73%

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Cash Flow

Base Facts (All Years)

Prepared for John and Katie Winters

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year	Age	Income Flows	Investment Income	Planned Distributions	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2012	54/49	\$190,000	\$0	\$0	\$190,000	\$177,126	\$19,000	\$196,126	(\$6,126)	\$917,615
2013	55/50	197,088	0	0	197,088	188,436	19,709	208,145	(11,057)	1,002,557
2014	56/51	204,439	0	0	204,439	194,882	20,444	215,326	(10,887)	1,096,103
2015	57/52	212,065	0	0	212,065	201,594	21,207	222,801	(10,736)	1,198,932
2016	58/53	219,975	0	0	219,975	207,956	21,998	229,954	(9,979)	1,312,401
2017	59/54	228,180	0	0	228,180	215,554	22,818	238,372	(10,192)	1,435,542
2018	60/55	236,691	0	0	236,691	273,912	23,669	297,581	(60,890)	1,518,545
2019	61/56	245,520	0	0	245,520	291,342	24,552	315,894	(70,374)	1,598,799
2020	62/57	254,678	0	0	254,678	229,891	25,468	255,359	(681)	1,755,097
2021	63/58	264,178	0	0	264,178	237,760	26,418	264,178	0	1,925,315
2022	64/59	274,032	0	0	274,032	246,629	27,403	274,032	0	2,109,904
2023	65/60	41,236	0	0	41,236	137,290	0	137,290	(96,054)	2,135,117
2024	66/61	42,774	0	0	42,774	138,725	0	138,725	(95,951)	2,161,372
2025	67/62	44,369	0	0	44,369	142,793	0	142,793	(98,424)	2,185,967
2026	68/63	46,024	0	0	46,024	147,146	0	147,146	(101,122)	2,208,694
2027	69/64	47,741	0	0	47,741	176,046	0	176,046	(128,305)	2,204,905
2028	70/65	100,156	0	46,695	146,851	188,270	0	188,270	(41,419)	2,241,304
2029	71/66	103,444	0	47,599	151,043	196,171	0	196,171	(45,128)	2,275,277
2030	72/67	106,855	0	48,371	155,226	204,744	0	204,744	(49,518)	2,306,192
2031	73/68	110,394	0	48,934	159,328	213,641	0	213,641	(54,313)	2,333,688
2032	74/69	114,064	0	49,240	163,304	222,852	0	222,852	(59,548)	2,357,402
2033	75/70	117,871	0	74,249	192,120	232,691	0	232,691	(40,571)	2,376,649
2034	76/71	121,820	0	76,328	198,148	242,897	0	242,897	(44,749)	2,390,977
2035	77/72	125,916	0	77,996	203,912	253,481	0	253,481	(49,569)	2,399,900
2036	78/73	130,165	0	79,661	209,826	264,464	0	264,464	(54,638)	2,402,896
2037	79/74	134,573	0	80,776	215,349	275,854	0	275,854	(60,505)	2,399,409
2038	80/75	139,145	0	81,497	220,642	287,669	0	287,669	(67,027)	2,388,841
2039	81/76	143,887	0	81,733	225,620	299,926	0	299,926	(74,306)	2,370,556
2040	82/77	148,806	0	81,197	230,003	312,639	0	312,639	(82,636)	2,343,874
2041	83/78	153,909	0	80,069	233,978	325,827	0	325,827	(91,849)	2,308,066
2042	84/79	159,202	0	77,818	237,020	339,507	0	339,507	(102,487)	2,262,356
2043	85/80	164,692	0	74,166	238,858	353,625	0	353,625	(114,767)	2,205,985
2044	86/81	170,387	0	69,134	239,521	367,063	0	367,063	(127,542)	2,139,284
2045	87/82	176,295	0	62,503	238,798	380,857	0	380,857	(142,059)	2,061,564
2046	88/83	182,424	0	53,966	236,390	395,598	0	395,598	(159,208)	1,971,539

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Year	Age	Income Flows	Investment Income	Planned Distributions	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2047	89/84	188,781	0	44,381	233,162	368,812	0	368,812	(135,650)	1,910,272
2048	90/85	195,375	0	36,929	232,304	350,780	0	350,780	(118,476)	1,870,963
2049	91/86	118,853	0	29,889	148,742	347,482	0	347,482	(198,740)	1,756,978
2050	92/87	122,839	0	16,119	138,958	360,653	0	360,653	(221,695)	1,628,279
2051	93/88	126,973	0	0	126,973	374,317	0	374,317	(247,344)	1,483,679
2052	94/89	131,261	0	0	131,261	388,546	0	388,546	(257,285)	1,320,014
2053	95/90	135,709	0	0	135,709	403,493	0	403,493	(267,784)	1,135,523

Sample

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Cost of Goal

Base Facts

Prepared for John and Katie Winters

You either have no Other Expenses entered in fact finder or you have Other Expenses entered but did not specify to include them in Goal reports. If you want them included in Goal reports, the funding tab allows you to choose whether to include the Other Expense in goal planning reports.

Sample

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Net Worth Statement

Prepared for John and Katie Winters

ASSETS:	John	Katie	Joint	Total	LIABILITIES:	John	Katie	Joint	Total
NON-QUALIFIED ASSETS:					LONG TERM LIABILITIES:				
<i>Cash Equivalents:</i>					Home Mortgage				
Vanguard Money Market	--	--	\$40,000	\$40,000	Total: Long Term Liabilities	\$0	\$0	(\$110,000)	(\$110,000)
<i>Taxable Investments:</i>					TOTAL LIABILITIES				
Merrill Lynch Account	\$211,601	--	--	\$211,601	NET WORTH	\$536,445	\$259,088	\$230,000	\$1,025,533
Total: Non-Qualified Assets	\$211,601	--	\$40,000	\$251,601					
RETIREMENT ASSETS:									
<i>Qualified Retirement:</i>									
Jon's 401K	\$324,844	--	--	\$324,844					
Katie's Roth 403b	--	\$147,038	--	\$147,038					
<i>Roth IRAs:</i>									
Katie's Roth IRA (converted)	--	\$112,050	--	\$112,050					
Total: Retirement Assets	\$324,844	\$259,088	--	\$583,932					
TOTAL LIQUID ASSETS	\$536,445	\$259,088	\$40,000	\$835,533					
REAL ESTATE ASSETS:									
Home	--	--	\$300,000	\$300,000					
Total: Real Estate Assets	--	--	\$300,000	\$300,000					
TOTAL ASSETS	\$536,445	\$259,088	\$340,000	\$1,135,533					

TOTAL NET WORTH: \$1,025,533

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