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Step 1 About You: Welcome to the first step towards achieving your goals. First we need to learn a little bit about you.

Instructions
Most page headings have instructions above and Quick Start Instructions like the one at right on a few pages.

Complete a section
If you've completed a page of input and there's no further information needed, click Done at the top or bottom, doing so will put a green checkmark in the left navigation panel and move you to the next step

Skip a page or complete later
Click Finish Later and the green checkmark will not appear in the left navigation panel, giving you a visual cue to what pages to come back to complete

Navigate to other input pages
Click one of the steps in the left navigation panel, or click Done, Finish Later, or Review Previous Step

Done! (Move to Next Step)   Finish Later (Move to Next Step)

Quick Start Instructions

You may begin filling in information whether or not you have access to all of your financial records. eFinplan allows you to finish later at any point or even guess on information and fill in accurate information later. The records you will eventually need are: insurance, pay-stubs, investment, loan, banking, income, expense, retirement and employment benefit information.

Your data will automatically be saved, so that you can go back later and work on any area that needs adjustments.

+ Add Child

Child's Name	Age	
Grant	10	Delete
Leslie	12	Delete

Done! (Move to Next Step)   **Finish Later (Move to Next Step)**

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Step

✔ 1. About You
✔ 2a. Investment Values
✔ 2b. Other Assets/Liabilities
✔ 3. Retirement Benefits
✔ 4a. Your Spending
✔ 4b. Money Habits
✔ 5. Investment Preferences
✔ 6. Your Insurance
✔ 7. Children's Education
✔ 8. Your Legacy
✔ 9. Your Advisors
✔ 10. Assumptions
11. Report
12. What If?

Step 1 About You: Welcome to the first step towards achieving your goals. First we need to learn a little bit about you.

Done! (Move to Next Step)   Finish Later (Move to Next Step)

	You	Your Spouse
First Name (Optional)	Mary (manager)	Bob (teacher)
Last Name (Optional)	Jones	Jones
Birthdate (mm/dd/yyyy)	1/1/1970	1/1/1970
Annual Income	$45,000	$45,000
State of Residence	Ohio ▼	Check Here If Married > ☑
E-Mail	Do Not Change Input	
Average Tax Rate	15 %	If not sure, click "Tax Calculator" (top right corner) and enter average tax rate, not marginal.
Number Of Children	2 ▼	

Quick Start Instructions

You may begin filling in information whether or not you have access to all of your financial records. eFinplan allows you to finish later at any point or even guess on information and fill in accurate information later. The records you will eventually need are: insurance, pay-stubs, investment, loan, banking, income, expense, retirement and employment benefit information.

Your data will automatically be saved, so that you can go back later and work on any area that needs adjustments.

➕ **Add Child**

Child's Name	Age	
Grant	10	Delete
Leslie	12	Delete

Done! (Move to Next Step)   **Finish Later (Move to Next Step)**

Instructions

1. <u>Name</u> (optional, but can leave blank for security purposes), <u>date of birth</u>, <u>annual income</u>, <u>number of children</u>, <u>state</u> of residence
2. <u>E-Mail</u> (optional, but can leave blank for security purposes)
3. <u>Average Tax Bracket</u> percentage to approximate your avg. tax rate, use Federal <u>Tax Calculator</u> in the top menu bar (not illustrated), click on the tax calculator and enter your information to calculate tax information, and use the provided average tax rate percent (%), and round up to include State and Local tax rates. BEST: ask your tax preparer for your total average tax bracket.
4. <u>Childs Name</u> and their <u>Age</u>
5. When you are finished click <u>Done!</u> or <u>Finish Later</u> to omit placing a green check mark in left column under Step 1, so that you know what to complete later

Step 2a Savings and Investments: Enter the dollar amount for each account under 'Today's Balance'. 'Employer Additions' are the amount your employer puts into your account per year. 'Personal Additions' are the amount you are having withdrawn from your paycheck. 'Additions Start Year' should remain the same unless you are planning to increase your contributions in a future year. 'Addition Years' are the number of years you plan to make contributions. If you plan to contribute through 20 years of employment then enter 20.

Done!   **Finish Later**

Enter your retirement assets

Note: list any **401(k), 403(b), TSA, SEP, SIMPLE, 457** or **Profit Sharing Plan** as a Defined Contribution Plan.

➕ Add New Asset

Type	Description	Class	Today's Balance	Employer Additions Per Year	Personal Additions Per Year	Addition Start Year	Addition Years	
Defined Contribution Plan	401(k), 403(b),	Diversified	$100,000	$2,500	$5,000	2007	20	Delete
IRA	IRA - Rollover	Diversified	$50,000	$0	$0	2007	0	Delete
Roth IRA	Roth IRA	Diversified	$0	$0	$0	2007	0	Delete
Roth 401k	Roth 401(k)	Diversified	$0	$0	$0	2007	0	Delete
Annuity	Annuity	Diversified	$0	$0	$0	2007	0	Delete

Enter your spouse's retirement assets

Note: list any **401(k), 403(b), TSA, SEP, SIMPLE, 457** or **Profit Sharing Plan** as a Defined Contribution Plan.

➕ Add New Asset

Type	Description	Class	Today's Balance	Employer Additions Per Year	Personal Additions Per Year	Addition Start Year	Addition Years	
Defined Contribution Plan	401(k), 403(b),	Diversified	$100,000	$2,500	$5,000	2007	0	Delete
IRA	IRA	Diversified	$0	$0	$0	2007	0	Delete
Roth IRA	Roth IRA	Diversified	$0	$0	$0	2007	0	Delete
Roth 401k	Roth 401(k)	Diversified	$0	$0	$0	2007	0	Delete
Annuity	Annuity	Diversified	$0	$0	$0	2007	0	Delete

Enter any non-retirement assets

Do not include college savings accounts here. They will be entered in step 7.

➕ Add New Asset

Type	Description	Class	Owner	Today's Balance	Personal Additions Per Year	Addition Start Year	Addition Years	
Savings/Taxable Investments	Checking	Cash Reserves	Joint	$5,000	$0	2007	0	Delete
Savings/Taxable Investments	Savings / CD's	Cash Reserves	Joint	$10,000	$0	2007	0	Delete
Savings/Taxable Investments	Investent Portfo	Diversified	Joint	$50,000	$0	2007	0	Delete
Tax Free (Municals etc.)	Tax Free (Munic	Bond	Joint	$0	$0	2007	0	Delete

<< Review Previous Topic

Done!   **Finish Later**

Step 2b. Personal Assets and Liabilities

Step 2b Personal Assets/ Liabilities: In this step you will list assets and liabilities such as your home and home mortgage. This information is used to create the Net Worth and Debt Analysis reports. Personal Property is the contents of your home such as furniture, clothing, jewelry, appliances, etc.

Done! (Move to Next Step)   *Finish Later (Move to Next Step)*

If you know your credit rating, enter it here: `700`   Request a free credit report at www.AnnualCreditReport.com.

Assets

	Value of Item	Ownership
Residence	$250,000	Joint ▾
Personal Property	$20,000	Joint ▾
Honda	$10,000	Joint ▾
Dodge Truck	$15,000	Joint ▾
Small Business	$50,000	Joint ▾
Camera Equipment	$25,000	Joint ▾
Second Home	$0	Joint ▾
Boat, RV	$0	Joint ▾
Motorcycle	$0	Joint ▾
Asset 1	$0	Joint ▾

Liabilities

	Amount Owed	Ownership	Payment Years Remaining	Interest Rate	Minimum Required Monthly Payment	Current Monthly Payment
Residence Mortgage	$210,000	Joint ▾	30	4 %	$1,127	$1,127
Credit Card #1	$5,000	Joint ▾	9	12 %	$200	$200
Honda Loan	$7,500	Joint ▾	1	6 %	$470	$470
Home Equity for Truc	$15,000	Joint ▾	3	6 %	$470	$470
Business Credit Card	$10,000	Joint ▾	15	10 %	$300	$300
Personal Loan	$0	Joint ▾	0	0 %	$0	$0
Mortgage	$0	Joint ▾	0	0 %	$0	$0
Boat RV Loan	$0	Joint ▾	0	0 %	$0	$0
Motorcycle Loan	$0	Joint ▾	0	0 %	$0	$0
Liability 1	$0	Joint ▾	0	0 %	$0	$0

Debt Reduction Strategy: The report that is generated may illustrate 2 options: 1.Current debt re-payment plan estimates the length of time to pay-off non-mortgage debt without making any changes 2.Debt re-payment plan solves the more efficient plan (if you are paying more than the minimum amount) and with an increase to your monthly re-payment of `$100`(enter additional monthly amount you can afford to commit to debt re-payment)

<< Review Previous Step   **Done! (Move to Next Step)**   **Finish Later (Move to Next Step)**

Instructions

1. If you know your <u>Credit Rating</u> enter it in the top box, but leave blank if you are unsure
2. <u>Assets</u> (things you own) enter the approximate current value and who owns it <u>Ownership</u>
3. <u>Personal Property</u> is approximate value of your home's contents such as furniture, clothing, jewelry, appliances etc.
4. <u>Liabilities</u> (money you owe) enter the amount you owe, years left to pay, monthly payment and interest rate, but if paying more than minimum payment, enter that in far right hand column
5. Do you want to re-pay your debt early? If so, enter the additional amount of money you intend to pay towards debt at the bottom

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Step 3 Retirement Benefits: Benefit Based Plans and Social Security. There are basically two types of retirement plans: contributory and benefit based. You have completed the contributory information in step 2a. Now you will enter the information for Benefit Based Plans and Social Security.

Done! (Move to Next Step)   Finish Later (Move to Next Step)

What age do you plan to retire? You Your Spouse

You	Your Spouse
67	67

Benefit Based Plan: These are often called Defined Benefit Plans whereby your retirement benefit is based upon income and years of service. These plans are not as common as they once were so you may not have one. If you are a government employee you probably have one. Please refer to your benefits booklet or your human resource department to complete the following information. If you do not have this information, you may leave it blank and come back to it later.

	You		Your Spouse	
	First Pension	Second Pension	First Pension	Second Pension
Annual Pension benefit expected	$0	$0	$25,000	$0
Age when defined pension benefit will start	0	0	0	0
Annual increase rate before starting age	0 %	0 %	0 %	0 %
Annual increase rate after starting age (COLA)	0 %	0 %	0 %	0 %
Percent of this benefit available to surviving spouse	0 %	0 %	100 %	0 %

Social Security

	You	Your Spouse
	☐ I am ineligible or I am not depending on them.	☐ I am ineligible or I am not depending on them.
Social Security Start Age*	67	67

*The age shown reflects the age your full SS benefits start. You may change this to age 62 only if you wish to receive smaller benefit checks.

	You	Your Spouse
Estimated actual annual S.S. benefits **	$18,750	$0

**Leave blank if unsure. Social Security benefit will automatically be calculated based upon benefit start age, current age, and current earned income.

1. <u>Retirement Age</u> is the age you would like to or plan to retire
2. <u>Annual Pension benefit expected</u> Defined Benefit or Pension information from the statement provided by your employer
3. <u>Social Security</u> Income (SSI)
   a. Select <u>I am ineligible or I am not depending on them</u> if you are not covered by SSI or you don't want to count on receiving SSI
   b. <u>Social Security Start Age</u>: The software will calculate the approximate age you are eligible for **full** benefits, or you may choose to receive benefits early (minimum age 62) however your payment will be reduced (you can choose different ages and re-run to see the affect to you)
   c. <u>Estimated annual S.S. benefits</u> Enter <u>$0</u> If you are unsure of your benefit estimate, the software will estimate your benefit based upon your age and income, but if you know what your approximate benefit is enter it (the Social Security Administration sends out estimates periodically and you can obtain estimates online at ssa.gov, you should obtain the most recent information for best results)

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Step 4a Your Spending: After you complete this section you will have a much clearer picture of your finances. Budgeting is like exercise, most people don't want to do it but they are glad they did.

Done! (Move to Next Step)   **Finish Later (Move to Next Step)**

Living Expenses (in current after tax dollars)	Annual $ Amount
Current annual expenses: Either enter your best guess of your annual expenses or click 'Open Budget Worksheet' for help. Include all expenses such as loan payments. Do not include additions to retirement accounts, investments, or college funds.	$55,000

Open Budget Worksheet

Click 'Add Future Large Purchase' if you expect to make large purchases such as a vehicle or a family vacation

➕ **Add Future Large Purchase**

Description	Purchase Price - Today's Cost	Purchase Year	
Vacation Condo	$150,000	2040	Delete

Click 'Add Special Income' if you expect to receive lump sum income such as a bonus or inheritance

➕ **Add Special Income**

Description	Amount	Inflation	First Year	Number Of Years	
Inheritance	$100,000	0 %	2039	1	Delete

<< Review Previous Step   **Done! (Move to Next Step)**   **Finish Later (Move to Next Step)**

Instructions

1. Annual $ Amount: Enter your estimated annual living expenses. This is the amount of money you spend on bills, but use the 'Open Budget Worksheet' tool to help you determine this if you don't know this number
2. Add Future Large Expense: In retirement, do you anticipate a large future expense? If so enter the amount and year
3. Add Special Income: Do you anticipating a large inheritance during retirement, or just want to remember it for future investing or expensing? If so enter the information here

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INSTRUCTIONS

Check the boxes that apply to you

- Budgeting
- Spending
- Money tools & Technology
- Relationships
- Values and Beliefs

Step 4b Your Spending - Money Habits: This section is designed to give you a better understanding of your financial management.

Done!   Finish Later

Congratulations, you are spending less money than you make: where is this extra money going? Are you contributing into savings or investments? If so did you include this in the 'Personal Additions' column in the investments listed in Step 2?

Check all that apply:

	Questions
Budgeting Management	☑ I have a budget and refer to it each month.
	☐ I do not use a budget, but I know where my money goes and I have surplus for savings and investments.
	☐ I have a budget but I have not updated it lately.
	☐ I do not pay my bills regularly on time.
	☐ I do not devote time each week to pay bills and manage financial affairs.
	☐ I do not balance my checkbook each month.
Spending	☑ I impulse spend on unnecessary items.
	☐ I often use credit to purchase items I couldn't otherwise afford.
	☐ I purchase because of peer pressure, or others' perception of my financial success.
Money Tools/Technology	☑ I use budgeting software.
	☐ I use software to help me track investments.
	☑ I use internet banking and bill paying.
Relationship (skip this section if you are not in a relationship in which you share finances)	☑ We are in harmony with our money decisions. Money is NOT an issue in the health of our relationship.
	☐ Money is an issue in the health of our relationship.
	☑ We make financial decisions together; for example we have an agreed upon spending limit.
Values	☑ I have strong values and beliefs.
	☑ My spending and giving habits reflect my values and beliefs.
	☑ I would like to increase the amount I give to charities or organizations that are important to me.
	☐ I believe in tithing 10% to my place of worship.

<< Review Previous Topic

Done!   Finish Later

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Step 5 Your Investment Preferences: This section is designed to help you determine your comfort level with investment risk. If you know your 'Risk Tolerance' enter it, otherwise take the 'Risk Tolerance Test'.

Done! (Move to Next Step)   **Finish Later (Move to Next Step)**

Select a risk tolerance selection at the right or press the button below for a risk tolerance evaluation.

[Risk Tolerance Test]

- ○ Very Conservative
- ○ Conservative
- ○ Moderate
- ● Aggressive
- ○ Very Aggressive

Investment Planning	Question
Knowledge	○ I have a thorough knowledge of investing. ● I would like to increase my knowledge and understanding of investing.
Investment Preferences **My preferred method of investing is:**	○ Buy individual stocks and bonds. ○ Invest in mutual funds utilizing 'asset allocation'. ○ Market Timing. ● Not Sure
Investment Advisor	● I am satisfied with my current investment advisor. ○ I prefer to do my own investments. ○ I need an investment advisor.

INSTRUCTIONS

1. Know your investment risk tolerance? If so, select
2. Don't know your investment risk tolerance? Then select Risk Tolerance Test, and answer questions provided
3. Investment Planning: select the appropriate boxes

Step 6 Your Insurance: Risk management is the prudent use of insurance and savings to cover the possibility of the unexpected. Your eFinPlan Financial Plan will provide an analysis and recommendations in the main areas of risk management.

Life Insurance: The purpose of life insurance is to provide enough money immediately upon death to pay necessary expenses and to offset the loss in income. See Step 9 to see the assumptions used. The software calculates the amount of insurance you may need.

Step 6: Insurance

INSTRUCTIONS

Insurance:

1. Enter the amount of Term Life insurance that you have (we recommend that you don't not include accidental death amounts), system assumes term insurance ends at age of retirement

2. Enter the amount of Permanent Life Insurance that you have, this death benefit will be included for your entire life in the calculations

3. If you have Long-Term Disability Insurance enter this amount here. If you have group policy it could be a dollar amount or a % of your income

4. If you have Long Term Care Insurance enter the benefit amount

5. Select the boxes that apply to you about property and casualty insurance and other needs here

Life Insurance	You	Your Spouse
Term Insurance (death benefit)	$500,000	$500,000
	$0	$0
Permanent Insurance (death benefit)	$100,000	$100,000
	$0	$0

Current Disability Insurance	You	Your Spouse
Choose Monthly or Annual	Annual	Annual
Benefit Amount	$40,000	$40,000
Length of Time Benefits Are Paid (Years)*	20	20

*If until age 65 subtract your age from 65 and enter the result.

Current Long-Term Care Insurance (Nursing Home Insurance)	You	Your Spouse
Choose Daily, Monthly or Annual	Daily	Daily
Benefit Amount	$0	$0
Length of Time Benefits Are Paid (Years)	0	0

	Questions
Property & Casualty Coverage	☑ Do you drive a vehicle?
	☑ If yes, do you have automobile Insurance?
	☐ Do you have Renters/Condo/Homeowners Insurance?
	☐ Do you own other vehicles such as an RV, Boat or Motorcycle?
	☐ If yes, do you have insurance on them?
	☑ Do you have valuables or collectables?
	☐ If yes, are they insured?
	☐ Do you have umbrella insurance?
	☑ Are you a professional, or do you provide consultation or advise?
	☐ If yes, do you have insurance coverage for this?
	☑ Do you own a business?
	☐ If yes, do you have business insurance?
	☐ Do you have identity theft insurance?
General Questions	☐ I have a professional property and casualty insurance agent.
	☐ I have all of my insurance with one company.
	☐ I have recently reviewed my rates and coverage with a professional insurance agent.
Life, Disability, Long-Term Care, and Health Insurance	☐ I have a professional life, disability, health, and long term care insurance agent.
	☐ I have recently reviewed my rates and coverage with a professional insurance agent.

eFinPlan currently does not analyze your property and casualty insurance, because it varies from state to state. However, the report will provide some guidance as to some things to be watchful for. Please review this information, and review your coverage with a trusted professional insurance advisor regularly.

Step 7. College Education Planning

Step 7 College Education Planning: This section covers your goals of college education for your children. We have provided 1,500 colleges to choose from.

➕ Add Child

Child's Name	Age	College Start Age	# of Years	Cost Per Year	Choose School	
Grant	10	18	4	$20,000	Choose School	Delete
Leslie	12	18	4	$20,000	Choose School	Delete

➕ Add New College Savings Asset

Type	Child	Today's Balance	Annual Contribution	
529 ▾	Grant ▾	$40,000	$4,000	Delete
529 ▾	Leslie ▾	$60,000	$4,000	Delete

Instructions

1. If you entered your children's name and age on the first page, it should already appear, if not enter that now
2. If your children are grown and you will be using this to receive counsel from a coach, still complete this section
3. If you have already made investments for your children's college, enter the account balance and annual contribution amount

Step 8 Legacy Planning: Also known as Estate Planning. It is important to have written plans to transfer and manage your assets and affairs after you die or become legally incompetent. It can also involve end-of-life planning issues which are instructions regarding your wishes for life support. Legacy Planning also touches many other issues such as the care of minor children, privacy (keeping transfers out of the domain of public record), asset protection and charitable concerns. High net-worth individuals need to plan for estate taxes.

Done! (Move to Next Step)   **Finish Later (Move to Next Step)**

Please indicate if you have these documents	You	Your Spouse
Basic Documents		
Will	☐	☐
Power of Attorney	☐	☐
Guardian named for minor children	☐	☐
Letter of Instruction	☐	☐
Health Care Documents		
Living Will	☐	☐
Healthcare Power of Attorney	☐	☐
Trusts		
Revocable Trusts	☐	☐
Testamentary Trusts	☐	☐
Irrevocable Trusts	☐	☐

Record Keeping

☐ I have reviewed all of my important documents recently and know where they are.

☐ My important papers are organized and easy to find in case something happens to me.

Instructions
Check the boxes that apply to your about your estate planning documents and personal records

Step 9. Your Advisors

Step 9 Your Advisors: The implementation of your plan requires the assistance of professional trusted advisors.

	Questions
I have the following Trusted Professional Advisors	☐ An attorney that specializes in estate planning (wills and trust planning) ☐ A tax advisor who pro-actively advises me and prepares my taxes ☐ A property and casualty insurance agent ☑ A life, disability, and long term care insurance agent ☐ An investment advisor who helps me make excellent investment decisions. He/She keeps me regularly apprised of my investment performance compared to benchmarks or indices. ☐ **I would like a referral to an investment advisor**
The following may indicate the need for further comprehensive financial planning assistance, please indicate if you have	☐ A high net worth ☐ High income ☐ Ownership of a business ☐ A blended family ☐ Retirement date soon approaching ☐ A large rollover from a pension plan or IRA ☐ A special-needs child ☐ Other complex needs and questions ☐ Stock Options ☐ **I would like a referral to a comprehensive fee-only financial planner**

Instructions
Check the boxes that apply to you about your advisors and special financial or estate planning needs

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INSTRUCTIONS

The eFinPLAN platform uses defaulted conservative assumptions, but you may change them to reflect your preferences

1. <u>Life Expectancy'</u> is the upper age limit of your expected life span. If you shorten the life expectancy, the financial needs for retirement will decrease.

2. <u>Expected rate of inflation (expenses and income),</u>if you want to take a more conservative approach, increase this

3. <u>Include net cost education expenses in retirement calculations</u> and <u>include net cost of future large purchase in retirement calculation</u> default is to NOT "include" and are unchecked, but checked retirement funds would be used for college education and large purchases in retirement

4. <u>Annual Expenses during retirement (% of current)</u> calculates if you expenses or spending, will be same, less or greater during retirement

5. <u>Annual Expenses for a survivor (% of current)</u> is for calculating life insurance needs, adjust if you feel they will be more or less

6. <u>Assumed Rates of Return</u> for various investment "buckets." are for returns are after expenses and taxes- except for retirement funds

7. <u>Cost Basis Percentage</u> is for non-retirement assets to indicate the approximate percentage of value of the account that represents what you paid for them

8. <u>Average Tax Bracket</u> please see notes for Step 1, page 1

9. <u>Discount rate for Survivor Needs NPV (Net Present Value)</u> calculation is used for determining life insurance needs, which is net of taxes and fees, note that higher discount rates would illustrate a lower dollar amount of life insurance needed- 4% and 5% would be considered moderate, less than 4% would be conservative, and over 5% is aggressive

7. <u>Increase Rates</u> are the rates that you anticipate you will increase deposits into investment buckets; the defaults are the same as inflation, but you can alter them here

8. <u>Social Security Benefits</u> increase default rate is 2% which is usually less than inflation.

Done!   **Finish Later**

	You	Your Spouse
Life Expectancy	100	100

Expected rate of inflation (expenses and income): 3 %

☐ Include net cost of education expenses in retirement calculations.
☐ Include net cost of future large purchases in retirement calculations.

Annual expenses during retirement (% of Current)	100 %
Annual expenses for a survivor (% of Current)	80 %

Assumed rates of return	Before Retirement	After Retirement	Cost Basis Percentage
Long term savings, not retirement funds	8 %	8 %	50 %
Tax Free Bonds	4 %	4 %	
Retirement Funds	8 %	8 %	
Annuity Assets	8 %	8 %	50 %
Average Tax Rate (federal + state)*	20 %	20 %	
Discount Rate for Survivor Needs NPV Calculation**	5 %		

*Most people don't know their state tax rate. If you do, you can add that percentage to your federal tax rate, and re-run the program.
**Discount rate for Survivor Needs NPV (Net Present Value) calculation is used for determining life insurance needs. The net rate is net of taxes and fees. Higher discount rates would illustrate a lower dollar amount of life insurance needed. 4% and 5% would be considered moderate assumptions. Less than 4% would be conservative. Over 5% would be aggressive.

Increase Rates

Capital Additions: Savings & Investment Accounts	3 %
Capital Additions: IRA/401k/TSA Accounts - Indv. #1	3 %
Capital Additions: IRA/401k/TSA Accounts - Indv. #2	3 %
Social Security Benefits	2 %

Step 11 Report: Congratulations, you have completed your eFinPlan Financial Plan. For the first time ever people of all income levels have access to a complete 60 page financial plan. You may update or change any of your information within your 1 year contract year. You may also run 'what if' scenarios by changing any information and running a new report. For example, you could increase your 'personal additions' in section 2a to see if you could retire earlier. Click on 'View Your Report' to see your roadmap to your future.

Done! (Move to Next Step)   **Finish Later (Move to Next Step)**

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1. Choose From the Following Sections:

☑ 1. Present Financial Condition   ☑ 2. Goals
☑ 3. Investments   ☑ 4. Risk Management
☑ 5. Spending   ☑ 6. Legacy Planning
☑ 7. Implementation   ☑ 8. Appendix

2. Click the generate report button to create your report

> Generate Your Report

3. Click the View Your Report button to download and open your report

> View Your Report

Instructions

1. Choose the reports you want to see, or leave them all checked to see the full report
2. Click Generate Your Report
3. Click on 'View Your Report' to see your plan. You may also want to print your report
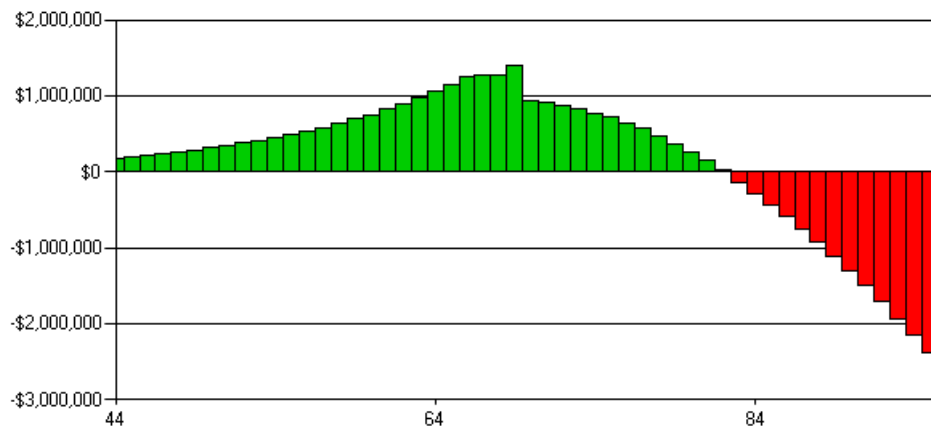
Step 12 Retirement "What If" planning

Step 12 What If? for Retirement eFinPlan has two 'What-If' options

1. You can change any number anywhere in your plan (Steps 1 – 10) and see what happens to all your other numbers.

2. This 'What-If? for Retirement Calculator' allows you to change numbers on this page and see how those changes will affect your retirement. This has been populated with the numbers you have already entered into your plan; in particular, the 'Annual Additions' show what you indicated you would add to investments each year until retirement in Step 2a. These changes will only show up on this chart, keeping all of the original numbers unchanged. If you like some of the changes, please go to the original plan and make them there.

Rates of Return

	Taxed	Tax Free	Tax Deferred	Annuity		Average Tax Rate	Spending
Now	8 %	4 %	8 %	8 %		15 %	
Retirement	7 %	4 %	7 %	7 %		15 %	49,500

Annual Additions to Investments

	IRA	Roth IRA	Retirement Plans	Taxable		Life Expectancy	Retirement Age	Social Security Start Age
Indiv 1	0	0	2,500	0		95	67	67
Indiv 2	0	0	1,000	0		95	67	67

[Recalculate] [Reset]