

John & Mary Smith

Simplicitree Financial Analysis
Paul Durso
September 30, 2016

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Simplicitree[®]
Retirement Analysis

DC DURSO CAPITAL
MANAGEMENT

John & Mary Smith

Presented by Paul Durso

September 30, 2016



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Principal Tax Concern



Total Investable Assets

\$3,244,508.81

Above Ground Investments

TD Ameritrade	John	NQ	\$423,587.48
Microsoft	Mary	401k	\$756,543.46
Disney	John	401k	\$647,599.59
Fidelity	Mary	NQ	\$512,345.24
General American	Mary	IRA	\$33,286.09
Property	Joint	NQ	\$55,382.00

Total Above Ground Investments \$2,428,743.86

Below Ground Investments

TD Ameritrade	John	NQ	\$35,142.21
Fidelity	Mary	NQ	\$32,104.32
Microsoft Cash Balance	Mary	401k	\$313,627.00
Disney Cash Balance	John	401k	\$224,809.00
General American	Mary	IRA	\$16,435.42
Truliant	Mary	NQ	\$154,000.00
Wells Fargo	John	NQ	\$39,647.00

Total Below Ground Investments \$815,764.95

Assumptions

	John	Mary
Current Age	59	60
Retirement	65	66
Social Security Age	65	66
Yearly Savings	\$47,600.00	\$51,740.00
Retirement Payments	\$0.00	\$0.00
Social Security	\$36,150.00	\$38,140.00

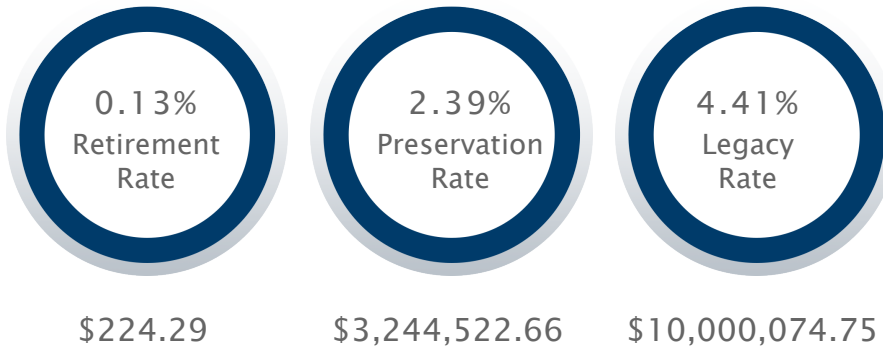
Expectations

Retirement Income	\$145,000.00
Effective Tax Rate	25.00%
Inflation Hedge	3.32%
Inflation Hedge After 80	1.50%
Social Security COLA	2.00%

Total Investable Assets

\$3,244,508.81

Retirement Rates



Retirement Summary

Age	Retirement Rate	Preservation Rate	Legacy Rate
71	\$3,227,427.61	\$4,312,445.21	\$5,540,115.65
75	\$2,828,874.57	\$4,300,393.53	\$6,123,780.68
79	\$2,350,022.43	\$4,204,548.47	\$6,730,776.92
83	\$1,821,723.00	\$4,049,165.16	\$7,399,231.92
87	\$1,266,137.96	\$3,852,512.52	\$8,166,547.39
91	\$682,338.34	\$3,609,674.17	\$9,050,494.81
95	\$224.29	\$3,244,522.66	\$10,000,074.75

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Income Plan

Age	Savings	Retirement Payments	Social Security	Withdrawal	Income
60	\$99,340.00			-\$99,340.00	
61	\$99,340.00			-\$99,340.00	
62	\$99,340.00			-\$99,340.00	
63	\$99,340.00			-\$99,340.00	
64	\$99,340.00			-\$99,340.00	
65			\$74,290.00	\$70,710.00	\$145,000.00
66			\$75,775.80	\$74,038.20	\$149,814.00
67			\$77,291.32	\$77,496.50	\$154,787.82
68			\$78,837.14	\$81,089.64	\$159,926.78
69			\$80,413.88	\$84,822.47	\$165,236.35
70			\$82,022.16	\$88,700.04	\$170,722.20
71			\$83,662.60	\$92,727.57	\$176,390.17
72			\$85,335.86	\$96,910.47	\$182,246.33
73			\$87,042.58	\$101,254.33	\$188,296.91
74			\$88,783.43	\$105,764.93	\$194,548.36
75			\$90,559.10	\$110,448.27	\$201,007.37
76			\$92,370.28	\$115,310.53	\$207,680.81
77			\$94,217.68	\$120,358.14	\$214,575.82

Retirement Numbers

Retirement Rate	Preservation Rate	Legacy Rate
\$3,348,287.82	\$3,423,734.69	\$3,491,431.48
\$3,452,204.59	\$3,607,242.35	\$3,749,252.23
\$3,556,259.32	\$3,795,134.07	\$4,018,452.05
\$3,660,452.18	\$3,987,514.61	\$4,299,533.15
\$3,764,783.36	\$4,184,491.19	\$4,593,019.92
\$3,698,977.30	\$4,212,061.06	\$4,721,904.65
\$3,629,751.26	\$4,236,881.88	\$4,853,002.69
\$3,556,970.43	\$4,258,754.75	\$4,986,275.88
\$3,480,495.07	\$4,277,471.19	\$5,121,679.43
\$3,400,180.41	\$4,292,812.77	\$5,259,161.52
\$3,315,876.41	\$4,304,550.65	\$5,398,662.75
\$3,227,427.61	\$4,312,445.21	\$5,540,115.65
\$3,134,672.95	\$4,316,245.55	\$5,683,444.15
\$3,037,445.53	\$4,315,689.03	\$5,828,562.95
\$2,935,572.45	\$4,310,500.87	\$5,975,376.98
\$2,828,874.57	\$4,300,393.53	\$6,123,780.68
\$2,717,166.34	\$4,285,066.29	\$6,273,657.41
\$2,600,255.50	\$4,264,204.69	\$6,424,878.64

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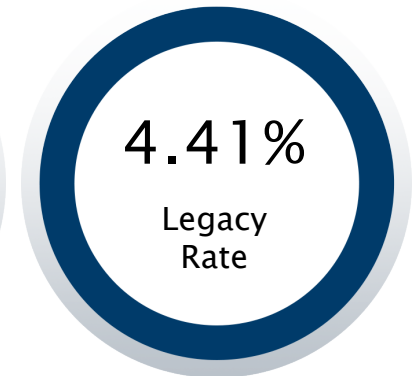
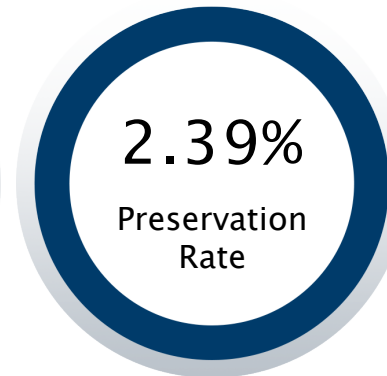
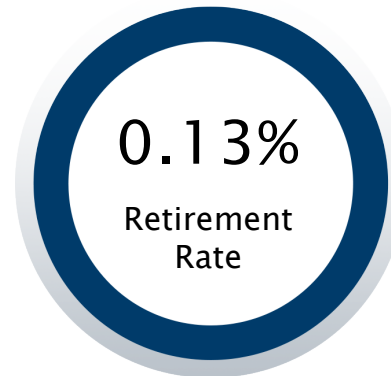


Age	Savings	Retirement Payments	Social Security	Withdrawal	Income	Retirement Rate	Preservation Rate	Legacy Rate
78			\$96,102.04	\$125,597.69	\$221,699.73	\$2,477,942.95	\$4,237,479.97	\$6,577,303.31
79			\$98,024.08	\$131,036.08	\$229,060.16	\$2,350,022.43	\$4,204,548.47	\$6,730,776.92
80			\$99,984.56	\$132,511.50	\$232,496.06	\$2,220,454.70	\$4,169,319.55	\$6,889,483.62
81			\$101,984.25	\$133,999.25	\$235,983.50	\$2,089,225.25	\$4,131,725.71	\$7,053,641.53
82			\$104,023.94	\$135,499.32	\$239,523.26	\$1,956,319.53	\$4,091,697.83	\$7,223,478.36
83			\$106,104.41	\$137,011.69	\$243,116.10	\$1,821,723.00	\$4,049,165.16	\$7,399,231.92
84			\$108,226.50	\$138,536.35	\$246,762.85	\$1,685,421.11	\$4,004,055.29	\$7,581,150.52
85			\$110,391.03	\$140,073.26	\$250,464.29	\$1,547,399.32	\$3,956,294.10	\$7,769,493.45
86			\$112,598.85	\$141,622.40	\$254,221.25	\$1,407,643.11	\$3,905,805.73	\$7,964,531.49
87			\$114,850.83	\$143,183.74	\$258,034.57	\$1,266,137.96	\$3,852,512.52	\$8,166,547.39
88			\$117,147.85	\$144,757.24	\$261,905.09	\$1,122,869.37	\$3,796,335.03	\$8,375,836.44
89			\$119,490.81	\$146,342.86	\$265,833.67	\$977,822.86	\$3,737,191.94	\$8,592,706.97
90			\$121,880.62	\$147,940.55	\$269,821.17	\$830,983.99	\$3,675,000.03	\$8,817,481.00
91			\$124,318.23	\$149,550.26	\$273,868.49	\$682,338.34	\$3,609,674.17	\$9,050,494.81
92			\$126,804.60	\$151,171.92	\$277,976.52	\$531,871.55	\$3,541,127.25	\$9,292,099.59
93			\$129,340.69	\$152,805.47	\$282,146.16	\$379,569.30	\$3,469,270.13	\$9,542,662.08
94			\$131,927.51	\$154,450.85	\$286,378.36	\$225,417.30	\$3,394,011.64	\$9,802,565.29
95			\$65,480.72	\$225,193.31	\$290,674.03	\$224.29	\$3,244,522.66	\$10,000,074.75

Original Allocation



Retirement Rates



Above Ground Investment Allocation Suggestion

Above ground investment vehicles have the potential for market driven growth. These investments bare principal risk and may lose value.

61.0%

Below Ground Investment Allocation Suggestion

Below ground investment vehicles stress the importance of bank guarantees, Government guarantees or insured investments.

39.0%

