



Debt Cancellation

Prepared for Jon and Katie Traditional

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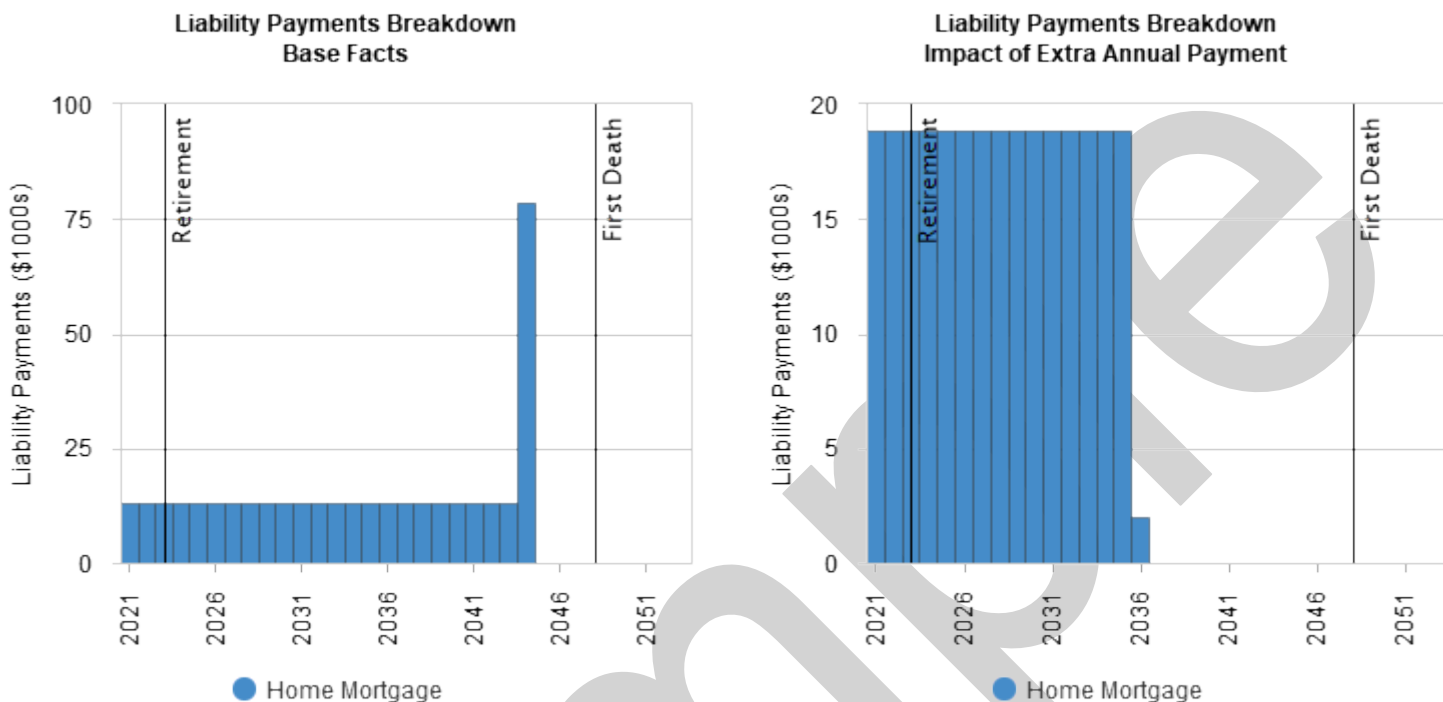
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Cash Flow - Liability Payments

Base Facts vs. Impact of Extra Annual Payment (All Years)



The Liability Payments report illustrates your projected cash expenditures for your liabilities.



This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Cash Flow - Liability Payments Base Facts vs. Impact of Extra Annual Payment (All Years)

The Liability Payments report illustrates your projected cash expenditures for your liabilities.

Year	Age	Base Facts		Impact of Extra Annual Payment	
		Home Mortgage	Total Liability Payments	Home Mortgage	Total Liability Payments
2021	63/58	\$12,888	\$12,888	\$18,888	\$18,888
2022	64/59	12,888	12,888	18,888	18,888
2023	65/60	12,888	12,888	18,888	18,888
2024	66/61	12,888	12,888	18,888	18,888
2025	67/62	12,888	12,888	18,888	18,888
2026	68/63	12,888	12,888	18,888	18,888
2027	69/64	12,888	12,888	18,888	18,888
2028	70/65	12,888	12,888	18,888	18,888
2029	71/66	12,888	12,888	18,888	18,888
2030	72/67	12,888	12,888	18,888	18,888
2031	73/68	12,888	12,888	18,888	18,888
2032	74/69	12,888	12,888	18,888	18,888
2033	75/70	12,888	12,888	18,888	18,888
2034	76/71	12,888	12,888	18,888	18,888
2035	77/72	12,888	12,888	18,888	18,888
2036	78/73	12,888	12,888	2,035	2,035
2037	79/74	12,888	12,888	0	0
2038	80/75	12,888	12,888	0	0
2039	81/76	12,888	12,888	0	0
2040	82/77	12,888	12,888	0	0
2041	83/78	12,888	12,888	0	0
2042	84/79	12,888	12,888	0	0
2043	85/80	12,888	12,888	0	0
2044	86/81	78,795	78,795	0	0
2045	87/82	0	0	0	0
2046	88/83	0	0	0	0
2047	89/84	0	0	0	0
2048	90/85	0	0	0	0
2049	91/86	0	0	0	0
2050	92/87	0	0	0	0
2051	93/88	0	0	0	0
2052	94/89	0	0	0	0

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Cash Flow - Liability Payments

Base Facts vs. Impact of Extra Annual Payment (All Years)
(Continued)

Year	Age	Base Facts		Impact of Extra Annual Payment	
		Home Mortgage	Total Liability Payments	Home Mortgage	Total Liability Payments
2053	95/90	0	0	0	0

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Amortization Base Facts

The amortization worksheet shows you the expected balance of loans and mortgages.



Home Mortgage

Type: Mortgage
Interest Rate: 5.000%
Payment Periods: 360
Payment Frequency: Monthly

Period	Starting Balance	Payments	Interest	Principal Payments	Ending Balance
1/2021	\$200,000	(\$1,074)	\$833	\$241	\$199,759
2/2021	199,759	(1,074)	832	242	199,518
3/2021	199,518	(1,074)	831	243	199,275
4/2021	199,275	(1,074)	830	244	199,031
5/2021	199,031	(1,074)	829	245	198,787
6/2021	198,787	(1,074)	828	246	198,541
7/2021	198,541	(1,074)	827	247	198,294
8/2021	198,294	(1,074)	826	248	198,046
9/2021	198,046	(1,074)	825	249	197,798
10/2021	197,798	(1,074)	824	250	197,548
11/2021	197,548	(1,074)	823	251	197,297
12/2021	197,297	(1,074)	822	252	197,045
1/2022	197,045	(1,074)	821	253	196,792
2/2022	196,792	(1,074)	820	254	196,538
3/2022	196,538	(1,074)	819	255	196,283
4/2022	196,283	(1,074)	818	256	196,027
5/2022	196,027	(1,074)	817	257	195,770
6/2022	195,770	(1,074)	816	258	195,511
7/2022	195,511	(1,074)	815	259	195,252
8/2022	195,252	(1,074)	814	260	194,991
9/2022	194,991	(1,074)	812	262	194,730
10/2022	194,730	(1,074)	811	263	194,467
11/2022	194,467	(1,074)	810	264	194,204
12/2022	194,204	(1,074)	809	265	193,939
1/2023	193,939	(1,074)	808	266	193,673
2/2023	193,673	(1,074)	807	267	193,406
3/2023	193,406	(1,074)	806	268	193,138
4/2023	193,138	(1,074)	805	269	192,869
5/2023	192,869	(1,074)	804	270	192,598
6/2023	192,598	(1,074)	802	272	192,327
7/2023	192,327	(1,074)	801	273	192,054
8/2023	192,054	(1,074)	800	274	191,780
9/2023	191,780	(1,074)	799	275	191,505
10/2023	191,505	(1,074)	798	276	191,229
11/2023	191,229	(1,074)	797	277	190,952
12/2023	190,952	(1,074)	796	278	190,674
1/2024	190,674	(1,074)	794	280	190,394
2/2024	190,394	(1,074)	793	281	190,114
3/2024	190,114	(1,074)	792	282	189,832
4/2024	189,832	(1,074)	791	283	189,549
5/2024	189,549	(1,074)	790	284	189,265
6/2024	189,265	(1,074)	789	285	188,979
7/2024	188,979	(1,074)	787	287	188,693
8/2024	188,693	(1,074)	786	288	188,405
9/2024	188,405	(1,074)	785	289	188,116

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Amortization Base Facts

(Continued)

10/2024	188,116	(1,074)	784	290	187,826
11/2024	187,826	(1,074)	783	291	187,534
12/2024	187,534	(1,074)	781	293	187,242
1/2025	187,242	(1,074)	780	294	186,948
2/2025	186,948	(1,074)	779	295	186,653
3/2025	186,653	(1,074)	778	296	186,357
4/2025	186,357	(1,074)	776	298	186,059
5/2025	186,059	(1,074)	775	299	185,761
6/2025	185,761	(1,074)	774	300	185,461
7/2025	185,461	(1,074)	773	301	185,159
8/2025	185,159	(1,074)	771	303	184,857
9/2025	184,857	(1,074)	770	304	184,553
10/2025	184,553	(1,074)	769	305	184,248
11/2025	184,248	(1,074)	768	306	183,942
12/2025	183,942	(1,074)	766	308	183,634
1/2026	183,634	(1,074)	765	309	183,325
2/2026	183,325	(1,074)	764	310	183,015
3/2026	183,015	(1,074)	763	311	182,704
4/2026	182,704	(1,074)	761	313	182,391
5/2026	182,391	(1,074)	760	314	182,077
6/2026	182,077	(1,074)	759	315	181,761
7/2026	181,761	(1,074)	757	317	181,445
8/2026	181,445	(1,074)	756	318	181,127
9/2026	181,127	(1,074)	755	319	180,807
10/2026	180,807	(1,074)	753	321	180,487
11/2026	180,487	(1,074)	752	322	180,165
12/2026	180,165	(1,074)	751	323	179,842
1/2027	179,842	(1,074)	749	325	179,517
2/2027	179,517	(1,074)	748	326	179,191
3/2027	179,191	(1,074)	747	327	178,864
4/2027	178,864	(1,074)	745	329	178,535
5/2027	178,535	(1,074)	744	330	178,205
6/2027	178,205	(1,074)	743	331	177,874
7/2027	177,874	(1,074)	741	333	177,541
8/2027	177,541	(1,074)	740	334	177,207
9/2027	177,207	(1,074)	738	336	176,871
10/2027	176,871	(1,074)	737	337	176,534
11/2027	176,534	(1,074)	736	338	176,195
12/2027	176,195	(1,074)	734	340	175,856
1/2028	175,856	(1,074)	733	341	175,515
2/2028	175,515	(1,074)	731	343	175,172
3/2028	175,172	(1,074)	730	344	174,828
4/2028	174,828	(1,074)	728	346	174,482
5/2028	174,482	(1,074)	727	347	174,135
6/2028	174,135	(1,074)	726	348	173,787
7/2028	173,787	(1,074)	724	350	173,437
8/2028	173,437	(1,074)	723	351	173,086
9/2028	173,086	(1,074)	721	353	172,733
10/2028	172,733	(1,074)	720	354	172,379
11/2028	172,379	(1,074)	718	356	172,023
12/2028	172,023	(1,074)	717	357	171,666
1/2029	171,666	(1,074)	715	359	171,307
2/2029	171,307	(1,074)	714	360	170,947
3/2029	170,947	(1,074)	712	362	170,585

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Amortization Base Facts

(Continued)

4/2029	170,585	(1,074)	711	363	170,222
5/2029	170,222	(1,074)	709	365	169,857
6/2029	169,857	(1,074)	708	366	169,491
7/2029	169,491	(1,074)	706	368	169,123
8/2029	169,123	(1,074)	705	369	168,754
9/2029	168,754	(1,074)	703	371	168,383
10/2029	168,383	(1,074)	702	372	168,011
11/2029	168,011	(1,074)	700	374	167,637
12/2029	167,637	(1,074)	698	376	167,261
1/2030	167,261	(1,074)	697	377	166,884
2/2030	166,884	(1,074)	695	379	166,505
3/2030	166,505	(1,074)	694	380	166,125
4/2030	166,125	(1,074)	692	382	165,743
5/2030	165,743	(1,074)	691	383	165,360
6/2030	165,360	(1,074)	689	385	164,975
7/2030	164,975	(1,074)	687	387	164,588
8/2030	164,588	(1,074)	686	388	164,200
9/2030	164,200	(1,074)	684	390	163,810
10/2030	163,810	(1,074)	683	391	163,419
11/2030	163,419	(1,074)	681	393	163,026
12/2030	163,026	(1,074)	679	395	162,631
1/2031	162,631	(1,074)	678	396	162,235
2/2031	162,235	(1,074)	676	398	161,837
3/2031	161,837	(1,074)	674	400	161,437
4/2031	161,437	(1,074)	673	401	161,036
5/2031	161,036	(1,074)	671	403	160,633
6/2031	160,633	(1,074)	669	405	160,228
7/2031	160,228	(1,074)	668	406	159,821
8/2031	159,821	(1,074)	666	408	159,413
9/2031	159,413	(1,074)	664	410	159,004
10/2031	159,004	(1,074)	663	411	158,592
11/2031	158,592	(1,074)	661	413	158,179
12/2031	158,179	(1,074)	659	415	157,764
1/2032	157,764	(1,074)	657	417	157,347
2/2032	157,347	(1,074)	656	418	156,929
3/2032	156,929	(1,074)	654	420	156,509
4/2032	156,509	(1,074)	652	422	156,087
5/2032	156,087	(1,074)	650	424	155,663
6/2032	155,663	(1,074)	649	425	155,238
7/2032	155,238	(1,074)	647	427	154,811
8/2032	154,811	(1,074)	645	429	154,382
9/2032	154,382	(1,074)	643	431	153,951
10/2032	153,951	(1,074)	641	433	153,519
11/2032	153,519	(1,074)	640	434	153,084
12/2032	153,084	(1,074)	638	436	152,648
1/2033	152,648	(1,074)	636	438	152,210
2/2033	152,210	(1,074)	634	440	151,770
3/2033	151,770	(1,074)	632	442	151,329
4/2033	151,329	(1,074)	631	443	150,885
5/2033	150,885	(1,074)	629	445	150,440
6/2033	150,440	(1,074)	627	447	149,993
7/2033	149,993	(1,074)	625	449	149,544
8/2033	149,544	(1,074)	623	451	149,093
9/2033	149,093	(1,074)	621	453	148,640

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Amortization Base Facts

(Continued)

10/2033	148,640	(1,074)	619	455	148,185
11/2033	148,185	(1,074)	617	457	147,729
12/2033	147,729	(1,074)	616	458	147,270
1/2034	147,270	(1,074)	614	460	146,810
2/2034	146,810	(1,074)	612	462	146,347
3/2034	146,347	(1,074)	610	464	145,883
4/2034	145,883	(1,074)	608	466	145,417
5/2034	145,417	(1,074)	606	468	144,949
6/2034	144,949	(1,074)	604	470	144,479
7/2034	144,479	(1,074)	602	472	144,007
8/2034	144,007	(1,074)	600	474	143,533
9/2034	143,533	(1,074)	598	476	143,057
10/2034	143,057	(1,074)	596	478	142,579
11/2034	142,579	(1,074)	594	480	142,099
12/2034	142,099	(1,074)	592	482	141,617
1/2035	141,617	(1,074)	590	484	141,133
2/2035	141,133	(1,074)	588	486	140,647
3/2035	140,647	(1,074)	586	488	140,159
4/2035	140,159	(1,074)	584	490	139,669
5/2035	139,669	(1,074)	582	492	139,177
6/2035	139,177	(1,074)	580	494	138,683
7/2035	138,683	(1,074)	578	496	138,187
8/2035	138,187	(1,074)	576	498	137,689
9/2035	137,689	(1,074)	574	500	137,188
10/2035	137,188	(1,074)	572	502	136,686
11/2035	136,686	(1,074)	570	504	136,181
12/2035	136,181	(1,074)	567	507	135,675
1/2036	135,675	(1,074)	565	509	135,166
2/2036	135,166	(1,074)	563	511	134,656
3/2036	134,656	(1,074)	561	513	134,143
4/2036	134,143	(1,074)	559	515	133,627
5/2036	133,627	(1,074)	557	517	133,110
6/2036	133,110	(1,074)	555	519	132,591
7/2036	132,591	(1,074)	552	522	132,069
8/2036	132,069	(1,074)	550	524	131,546
9/2036	131,546	(1,074)	548	526	131,020
10/2036	131,020	(1,074)	546	528	130,492
11/2036	130,492	(1,074)	544	530	129,961
12/2036	129,961	(1,074)	542	532	129,429
1/2037	129,429	(1,074)	539	535	128,894
2/2037	128,894	(1,074)	537	537	128,357
3/2037	128,357	(1,074)	535	539	127,818
4/2037	127,818	(1,074)	533	541	127,277
5/2037	127,277	(1,074)	530	544	126,733
6/2037	126,733	(1,074)	528	546	126,187
7/2037	126,187	(1,074)	526	548	125,639
8/2037	125,639	(1,074)	523	551	125,088
9/2037	125,088	(1,074)	521	553	124,536
10/2037	124,536	(1,074)	519	555	123,980
11/2037	123,980	(1,074)	517	557	123,423
12/2037	123,423	(1,074)	514	560	122,863
1/2038	122,863	(1,074)	512	562	122,301
2/2038	122,301	(1,074)	510	564	121,737
3/2038	121,737	(1,074)	507	567	121,170

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Amortization Base Facts

(Continued)

4/2038	121,170	(1,074)	505	569	120,601
5/2038	120,601	(1,074)	503	571	120,029
6/2038	120,029	(1,074)	500	574	119,455
7/2038	119,455	(1,074)	498	576	118,879
8/2038	118,879	(1,074)	495	579	118,300
9/2038	118,300	(1,074)	493	581	117,719
10/2038	117,719	(1,074)	490	584	117,136
11/2038	117,136	(1,074)	488	586	116,550
12/2038	116,550	(1,074)	486	588	115,961
1/2039	115,961	(1,074)	483	591	115,370
2/2039	115,370	(1,074)	481	593	114,777
3/2039	114,777	(1,074)	478	596	114,181
4/2039	114,181	(1,074)	476	598	113,583
5/2039	113,583	(1,074)	473	601	112,982
6/2039	112,982	(1,074)	471	603	112,379
7/2039	112,379	(1,074)	468	606	111,773
8/2039	111,773	(1,074)	466	608	111,165
9/2039	111,165	(1,074)	463	611	110,554
10/2039	110,554	(1,074)	461	613	109,941
11/2039	109,941	(1,074)	458	616	109,325
12/2039	109,325	(1,074)	456	618	108,706
1/2040	108,706	(1,074)	453	621	108,085
2/2040	108,085	(1,074)	450	624	107,461
3/2040	107,461	(1,074)	448	626	106,835
4/2040	106,835	(1,074)	445	629	106,206
5/2040	106,206	(1,074)	443	631	105,575
6/2040	105,575	(1,074)	440	634	104,941
7/2040	104,941	(1,074)	437	637	104,304
8/2040	104,304	(1,074)	435	639	103,664
9/2040	103,664	(1,074)	432	642	103,022
10/2040	103,022	(1,074)	429	645	102,378
11/2040	102,378	(1,074)	427	647	101,730
12/2040	101,730	(1,074)	424	650	101,080
1/2041	101,080	(1,074)	421	653	100,427
2/2041	100,427	(1,074)	418	656	99,772
3/2041	99,772	(1,074)	416	658	99,113
4/2041	99,113	(1,074)	413	661	98,452
5/2041	98,452	(1,074)	410	664	97,789
6/2041	97,789	(1,074)	407	667	97,122
7/2041	97,122	(1,074)	405	669	96,453
8/2041	96,453	(1,074)	402	672	95,781
9/2041	95,781	(1,074)	399	675	95,106
10/2041	95,106	(1,074)	396	678	94,428
11/2041	94,428	(1,074)	393	681	93,747
12/2041	93,747	(1,074)	391	683	93,064
1/2042	93,064	(1,074)	388	686	92,378
2/2042	92,378	(1,074)	385	689	91,689
3/2042	91,689	(1,074)	382	692	90,997
4/2042	90,997	(1,074)	379	695	90,302
5/2042	90,302	(1,074)	376	698	89,604
6/2042	89,604	(1,074)	373	701	88,903
7/2042	88,903	(1,074)	370	704	88,200
8/2042	88,200	(1,074)	367	707	87,493
9/2042	87,493	(1,074)	365	709	86,784

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Amortization Base Facts

(Continued)

10/2042	86,784	(1,074)	362	712	86,072
11/2042	86,072	(1,074)	359	715	85,356
12/2042	85,356	(1,074)	356	718	84,638
1/2043	84,638	(1,074)	353	721	83,917
2/2043	83,917	(1,074)	350	724	83,192
3/2043	83,192	(1,074)	347	727	82,465
4/2043	82,465	(1,074)	344	730	81,735
5/2043	81,735	(1,074)	341	733	81,001
6/2043	81,001	(1,074)	338	736	80,265
7/2043	80,265	(1,074)	334	740	79,525
8/2043	79,525	(1,074)	331	743	78,782
9/2043	78,782	(1,074)	328	746	78,037
10/2043	78,037	(1,074)	325	749	77,288
11/2043	77,288	(1,074)	322	752	76,536
12/2043	76,536	(1,074)	319	755	75,781
3/2044	75,781	(1,074)	316	758	75,023
4/2044	75,023	(1,074)	313	761	74,261
5/2044	74,261	(1,074)	309	765	73,497
6/2044	73,497	(1,074)	306	768	72,729
7/2044	72,729	(1,074)	303	771	71,958
8/2044	71,958	(1,074)	300	774	71,184
9/2044	71,184	(1,074)	297	777	70,406
10/2044	70,406	(1,074)	293	781	69,626
11/2044	69,626	(1,074)	290	784	68,842
12/2044	68,842	(69,129)	287	66,115	0

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Amortization Impact of Extra Annual Payment

The amortization worksheet shows you the expected balance of loans and mortgages.

Home Mortgage

Type: Mortgage Interest Rate: 5.000%
Payment Periods: 360 Payment Frequency: Monthly

Period	Starting Balance	Payments	Interest	Principal Payments	Ending Balance
1/2021	\$200,000	(\$1,574)	\$833	\$741	\$199,259
2/2021	199,259	(1,574)	830	744	198,516
3/2021	198,516	(1,574)	827	747	197,769
4/2021	197,769	(1,574)	824	750	197,019
5/2021	197,019	(1,574)	821	753	196,266
6/2021	196,266	(1,574)	818	756	195,509
7/2021	195,509	(1,574)	815	759	194,750
8/2021	194,750	(1,574)	811	763	193,988
9/2021	193,988	(1,574)	808	766	193,222
10/2021	193,222	(1,574)	805	769	192,453
11/2021	192,453	(1,574)	802	772	191,681
12/2021	191,681	(1,574)	799	775	190,905
1/2022	190,905	(1,574)	795	779	190,126
2/2022	190,126	(1,574)	792	782	189,345
3/2022	189,345	(1,574)	789	785	188,560
4/2022	188,560	(1,574)	786	788	187,771
5/2022	187,771	(1,574)	782	792	186,980
6/2022	186,980	(1,574)	779	795	186,185
7/2022	186,185	(1,574)	776	798	185,386
8/2022	185,386	(1,574)	772	802	184,585
9/2022	184,585	(1,574)	769	805	183,780
10/2022	183,780	(1,574)	766	808	182,972
11/2022	182,972	(1,574)	762	812	182,160
12/2022	182,160	(1,574)	759	815	181,345
1/2023	181,345	(1,574)	756	818	180,527
2/2023	180,527	(1,574)	752	822	179,705
3/2023	179,705	(1,574)	749	825	178,880
4/2023	178,880	(1,574)	745	829	178,051
5/2023	178,051	(1,574)	742	832	177,219
6/2023	177,219	(1,574)	738	836	176,383
7/2023	176,383	(1,574)	735	839	175,544
8/2023	175,544	(1,574)	731	843	174,702
9/2023	174,702	(1,574)	728	846	173,855
10/2023	173,855	(1,574)	724	850	173,006
11/2023	173,006	(1,574)	721	853	172,153
12/2023	172,153	(1,574)	717	857	171,296
1/2024	171,296	(1,574)	714	860	170,436
2/2024	170,436	(1,574)	710	864	169,572
3/2024	169,572	(1,574)	707	867	168,704
4/2024	168,704	(1,574)	703	871	167,833
5/2024	167,833	(1,574)	699	875	166,959
6/2024	166,959	(1,574)	696	878	166,080
7/2024	166,080	(1,574)	692	882	165,198
8/2024	165,198	(1,574)	688	886	164,313
9/2024	164,313	(1,574)	685	889	163,423

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Amortization Impact of Extra Annual Payment

(Continued)

10/2024	163,423	(1,574)	681	893	162,530
11/2024	162,530	(1,574)	677	897	161,633
12/2024	161,633	(1,574)	673	901	160,733
1/2025	160,733	(1,574)	670	904	159,829
2/2025	159,829	(1,574)	666	908	158,921
3/2025	158,921	(1,574)	662	912	158,009
4/2025	158,009	(1,574)	658	916	157,093
5/2025	157,093	(1,574)	655	919	156,174
6/2025	156,174	(1,574)	651	923	155,250
7/2025	155,250	(1,574)	647	927	154,323
8/2025	154,323	(1,574)	643	931	153,392
9/2025	153,392	(1,574)	639	935	152,458
10/2025	152,458	(1,574)	635	939	151,519
11/2025	151,519	(1,574)	631	943	150,576
12/2025	150,576	(1,574)	627	947	149,629
1/2026	149,629	(1,574)	623	951	148,678
2/2026	148,678	(1,574)	619	955	147,724
3/2026	147,724	(1,574)	616	958	146,765
4/2026	146,765	(1,574)	612	962	145,803
5/2026	145,803	(1,574)	608	966	144,836
6/2026	144,836	(1,574)	603	971	143,866
7/2026	143,866	(1,574)	599	975	142,891
8/2026	142,891	(1,574)	595	979	141,913
9/2026	141,913	(1,574)	591	983	140,930
10/2026	140,930	(1,574)	587	987	139,943
11/2026	139,943	(1,574)	583	991	138,952
12/2026	138,952	(1,574)	579	995	137,957
1/2027	137,957	(1,574)	575	999	136,958
2/2027	136,958	(1,574)	571	1,003	135,954
3/2027	135,954	(1,574)	566	1,008	134,947
4/2027	134,947	(1,574)	562	1,012	133,935
5/2027	133,935	(1,574)	558	1,016	132,919
6/2027	132,919	(1,574)	554	1,020	131,899
7/2027	131,899	(1,574)	550	1,024	130,875
8/2027	130,875	(1,574)	545	1,029	129,846
9/2027	129,846	(1,574)	541	1,033	128,813
10/2027	128,813	(1,574)	537	1,037	127,776
11/2027	127,776	(1,574)	532	1,042	126,734
12/2027	126,734	(1,574)	528	1,046	125,688
1/2028	125,688	(1,574)	524	1,050	124,638
2/2028	124,638	(1,574)	519	1,055	123,583
3/2028	123,583	(1,574)	515	1,059	122,524
4/2028	122,524	(1,574)	511	1,063	121,460
5/2028	121,460	(1,574)	506	1,068	120,393
6/2028	120,393	(1,574)	502	1,072	119,320
7/2028	119,320	(1,574)	497	1,077	118,243
8/2028	118,243	(1,574)	493	1,081	117,162
9/2028	117,162	(1,574)	488	1,086	116,076
10/2028	116,076	(1,574)	484	1,090	114,986
11/2028	114,986	(1,574)	479	1,095	113,891
12/2028	113,891	(1,574)	475	1,099	112,792
1/2029	112,792	(1,574)	470	1,104	111,688
2/2029	111,688	(1,574)	465	1,109	110,579
3/2029	110,579	(1,574)	461	1,113	109,466

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Amortization Impact of Extra Annual Payment

(Continued)

4/2029	109,466	(1,574)	456	1,118	108,348
5/2029	108,348	(1,574)	451	1,123	107,226
6/2029	107,226	(1,574)	447	1,127	106,098
7/2029	106,098	(1,574)	442	1,132	104,966
8/2029	104,966	(1,574)	437	1,137	103,830
9/2029	103,830	(1,574)	433	1,141	102,688
10/2029	102,688	(1,574)	428	1,146	101,542
11/2029	101,542	(1,574)	423	1,151	100,391
12/2029	100,391	(1,574)	418	1,156	99,236
1/2030	99,236	(1,574)	413	1,161	98,075
2/2030	98,075	(1,574)	409	1,165	96,910
3/2030	96,910	(1,574)	404	1,170	95,740
4/2030	95,740	(1,574)	399	1,175	94,565
5/2030	94,565	(1,574)	394	1,180	93,385
6/2030	93,385	(1,574)	389	1,185	92,200
7/2030	92,200	(1,574)	384	1,190	91,010
8/2030	91,010	(1,574)	379	1,195	89,815
9/2030	89,815	(1,574)	374	1,200	88,616
10/2030	88,616	(1,574)	369	1,205	87,411
11/2030	87,411	(1,574)	364	1,210	86,201
12/2030	86,201	(1,574)	359	1,215	84,986
1/2031	84,986	(1,574)	354	1,220	83,766
2/2031	83,766	(1,574)	349	1,225	82,541
3/2031	82,541	(1,574)	344	1,230	81,311
4/2031	81,311	(1,574)	339	1,235	80,076
5/2031	80,076	(1,574)	334	1,240	78,836
6/2031	78,836	(1,574)	328	1,246	77,590
7/2031	77,590	(1,574)	323	1,251	76,339
8/2031	76,339	(1,574)	318	1,256	75,083
9/2031	75,083	(1,574)	313	1,261	73,822
10/2031	73,822	(1,574)	308	1,266	72,556
11/2031	72,556	(1,574)	302	1,272	71,284
12/2031	71,284	(1,574)	297	1,277	70,007
1/2032	70,007	(1,574)	292	1,282	68,725
2/2032	68,725	(1,574)	286	1,288	67,437
3/2032	67,437	(1,574)	281	1,293	66,144
4/2032	66,144	(1,574)	276	1,298	64,846
5/2032	64,846	(1,574)	270	1,304	63,542
6/2032	63,542	(1,574)	265	1,309	62,233
7/2032	62,233	(1,574)	259	1,315	60,918
8/2032	60,918	(1,574)	254	1,320	59,598
9/2032	59,598	(1,574)	248	1,326	58,272
10/2032	58,272	(1,574)	243	1,331	56,941
11/2032	56,941	(1,574)	237	1,337	55,604
12/2032	55,604	(1,574)	232	1,342	54,262
1/2033	54,262	(1,574)	226	1,348	52,914
2/2033	52,914	(1,574)	220	1,354	51,561
3/2033	51,561	(1,574)	215	1,359	50,201
4/2033	50,201	(1,574)	209	1,365	48,837
5/2033	48,837	(1,574)	203	1,371	47,466
6/2033	47,466	(1,574)	198	1,376	46,090
7/2033	46,090	(1,574)	192	1,382	44,708
8/2033	44,708	(1,574)	186	1,388	43,320
9/2033	43,320	(1,574)	181	1,393	41,927

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Amortization Impact of Extra Annual Payment

(Continued)

10/2033	41,927	(1,574)	175	1,399	40,527
11/2033	40,527	(1,574)	169	1,405	39,122
12/2033	39,122	(1,574)	163	1,411	37,711
1/2034	37,711	(1,574)	157	1,417	36,294
2/2034	36,294	(1,574)	151	1,423	34,871
3/2034	34,871	(1,574)	145	1,429	33,443
4/2034	33,443	(1,574)	139	1,435	32,008
5/2034	32,008	(1,574)	133	1,441	30,567
6/2034	30,567	(1,574)	127	1,447	29,121
7/2034	29,121	(1,574)	121	1,453	27,668
8/2034	27,668	(1,574)	115	1,459	26,209
9/2034	26,209	(1,574)	109	1,465	24,745
10/2034	24,745	(1,574)	103	1,471	23,274
11/2034	23,274	(1,574)	97	1,477	21,797
12/2034	21,797	(1,574)	91	1,483	20,313
1/2035	20,313	(1,574)	85	1,489	18,824
2/2035	18,824	(1,574)	78	1,496	17,328
3/2035	17,328	(1,574)	72	1,502	15,826
4/2035	15,826	(1,574)	66	1,508	14,318
5/2035	14,318	(1,574)	60	1,514	12,804
6/2035	12,804	(1,574)	53	1,521	11,283
7/2035	11,283	(1,574)	47	1,527	9,756
8/2035	9,756	(1,574)	41	1,533	8,223
9/2035	8,223	(1,574)	34	1,540	6,683
10/2035	6,683	(1,574)	28	1,546	5,137
11/2035	5,137	(1,574)	21	1,553	3,584
12/2035	3,584	(1,574)	15	1,559	2,025
1/2036	2,025	(1,574)	8	1,566	459
2/2036	459	(461)	2	459	0
3/2036	0	0	0	0	0
4/2036	0	0	0	0	0
5/2036	0	0	0	0	0
6/2036	0	0	0	0	0
7/2036	0	0	0	0	0
8/2036	0	0	0	0	0
9/2036	0	0	0	0	0
10/2036	0	0	0	0	0
11/2036	0	0	0	0	0
12/2036	0	0	0	0	0

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This report is intended to provide you with an analysis of your major financial goals. It is based on the data and assumptions you have provided or instructed us to make. Consequently, the outcome of the analysis will be dependent upon the accuracy of your data and reasonableness of your assumptions. Assumed rates of return may also either be assigned by your Advisor, or if utilizing Asset Allocation, be based on the historical returns of the benchmark indexes for the asset class. Please review all assumptions before reviewing the rest of the report to ensure the accuracy and reasonableness of the assumptions. Inaccurate or unreasonable assumptions may materially impact the results of the plan. It is important to note that actual results may differ due to any number of events. Some events are within your control, such as your spending habits, while other events, such as market performance, interest rates, and tax policies, are not. To the extent that any of the referenced assets represent current account holdings there is no guarantee that these rates will be achieved.

In addition, we have made no attempt to review your property and liability insurance policies (auto and homeowners, for example). We strongly recommend that in conjunction with this financial plan, you consult with your property and liability agent to review your current coverage to ensure it continues to be appropriate. In doing so, you may wish to review the dollar amount of your coverage, the deductibles, the liability coverage (including an umbrella policy), and the premium amounts.

While assumptions are based on historical data, past performance is no guarantee of future results. Indexes are unmanaged and cannot be invested into directly. Assumed rates of return are hypothetical which do not reflect the deduction of fees; and charges inherent to investing in securities are not representative of any specific securities. Your results will vary.

Growth assumptions for business assets and stock options are speculative and should be discussed and agreed upon by you and your financial advisor.

Assumed rates of return and standard deviation assumptions used in the Monte Carlo analysis are based on historical asset class return data.

LPL Financial does not provide tax or legal advice. The information contained in this report should be used for informational purposes only. The appropriate professional should be consulted on all legal and accounting matters prior to or in conjunction with implementation of the plan.

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Disclaimer



This financial planning analysis ("Analysis") contained herein is hypothetical in nature and provided for informational purposes to illustrate certain financial and estate planning ideas and concepts based on information provided and reviewed by you.

Data and Assumptions

This Analysis is based upon holdings, transactions, prices, performance, and/or assumptions ("Data") provided by LPL Financial LLC ("LPL"), third parties, and/or you. Data shown in this Analysis is obtained from sources that LPL considers reliable but LPL cannot guarantee that such data reflects all of your holdings or transactions, or details about their costs or returns. In addition, there may be variations in the Data because Data providers may implement different calculation methodologies. To the extent that this Analysis includes personal assets that the firm does not hold on your behalf (e.g., collectibles, real estate, intangible assets/intellectual property, checking and savings accounts, business ownership interests, insurance, personal property, etc.), the value of such assets has not been verified by LPL and is included for informational purposes only. You should review and confirm the completeness and accuracy of all values before relying on this Analysis. Furthermore, you should review and confirm the completeness and accuracy of all Data on a frequent basis to ensure the results provided herein remain accurate given any changes that may occur in your financial and personal situation. Small changes in assumptions can have significant impacts on the outcome of this Analysis, and inaccurate representations by you of any Data may invalidate results provided in this Analysis.

Assets listed on this Analysis may not be covered by FDIC or SIPC. Questions about coverage that may apply should be directed to the asset provider or sponsor.

Performance

Performance results presented in this Analysis are based on assumptions and may not reflect actual results due to factors beyond the scope of this Analysis. Investment returns set forth in this Analysis are based on asset class rather than individual performance of a particular investment. Projected valuations and/or rates of return may not take into account surrender charges on products you might own, deduction of commissions, fees, and other charges, which can result in a lower rate of return. Additionally, proposed asset allocation, performance results, and assumptions presented in this Analysis may be based on your answers to questions designed to determine your individual risk tolerance. You are responsible for confirming the answers you provided accurately represent your risk tolerance.

Depending on your answers, performance results in this Analysis may be more aggressive than your current allocation mix and return rates may be overstated. Your assets may lose value including a portion or all of your initial investment. Data used to provide performance projections is historical, and past performance is no guarantee of future performance.

Service Provider

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Monte Carlo

Disclaimer

(Continued)



Monte Carlo Analysis is a complex statistical method that charts the probability of certain financial outcomes at certain times in the future by generating many 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 scenarios assume favorable financial market returns, consistent with some of the best periods in investing history. Some scenarios assume unfavorable financial market returns, consistent with some of 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.

Tools such as the Monte Carlo simulation will yield different results with each use and over time depending on the variables inputted and the assumptions underlying the calculation. If this Analysis makes use of a Monte Carlo simulation, the term "Monte Carlo" will be included in the title. Simulation assumptions 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.

IMPORTANT: The projections or other information generated by a Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

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Client(s): _____
Jon Traditional _____ Date _____

Katie Traditional _____ Date _____

Financial Professional: _____
Victoria Holt _____ Date _____

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Growth Rates Summary Base Facts

The Growth Rates Summary report shows assets and the assigned growth models.



Pre-Retirement Rates of Return

Investment Account Type	Value	Rate of Return	Model Portfolio (Rate)	Allocation %
Cash Alternatives				
	\$40,000	0.00%	No Growth (0.00%)	100.00%
Taxable Investments				
	\$618,219	10.05%	By Asset Mix (10.05%)	100.00%
Qualified Retirement				
	\$696,671	7.18%	By Asset Mix (7.18%)	100.00%
529 Plans				
	\$58,600	6.05%	By Asset Mix (6.05%)	100.00%
Roth IRAs				
	\$188,978	9.73%	By Asset Mix (9.73%)	100.00%

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Growth Rates Summary Base Facts

The Growth Rates Summary report shows assets and the assigned growth models.



Post-Retirement Rates of Return

Investment Account Type	Value	Rate of Return	Model Portfolio (Rate)	Allocation %
Cash Alternatives				
	\$40,000	0.00%	No Growth (0.00%)	100.00%
Taxable Investments				
	\$618,219	5.03%	Income (5.03%)	100.00%
Qualified Retirement				
	\$696,671	3.76%	Asset Preservation (3.76%)	100.00%
529 Plans				
	\$58,600	6.05%	By Asset Mix (6.05%)	100.00%
Roth IRAs				
	\$188,978	5.03%	Income (5.03%)	100.00%

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Growth Rates Summary Base Facts

The Growth Rates Summary report shows assets and the assigned growth models.

Default Growth Rates

Retirement Assets

Pre-Retirement Rate of Return: By Asset Mix

Post Retirement Rate of Return: By Asset Mix

Taxable Investments

Pre-Retirement Rate of Return: By Asset Mix

Post Retirement Rate of Return: By Asset Mix

Cash Alternatives

Pre-Retirement Rate of Return: By Asset Mix

Post Retirement Rate of Return: By Asset Mix

529 Plans

Pre-Retirement Rate of Return: By Asset Mix

Post Retirement Rate of Return: By Asset Mix

Life Insurance

Cash Value Growth Rate: Inflation (2.27%)

Proceeds Reinvested at: Inflation (2.27%)

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Growth Rates Summary Base Facts

The Growth Rates Summary report shows assets and the assigned growth models.



Model Portfolios

The table below displays the underlying assumptions used for the gross growth rates of investment assets. Indexes are unmanaged, are not available for direct investment and they are not indicative of the performance of any particular investment. The index information is updated periodically and the model portfolio growth rates may change over time as the index rates change. Past performance does not guarantee future results.

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Inflation Rate						
Consumer Price Index	100.00%	2.27%	2.28%	1.15%	30	3/31/2021
Total	100.00%	2.27%				
Asset Preservation						
Russell 1000 Growth Index	10.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	5.00%	8.99%	10.33%	17.35%	25	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	25.00%	4.29%	4.35%	3.37%	15	3/31/2021
Barclays Capital U.S. 1-3 Year Treasury Bond Index	50.00%	2.28%	2.29%	1.23%	15	3/31/2021
30 Day T-Bill Rate	10.00%	1.04%	1.04%	0.45%	15	3/31/2021
Total	100.00%	3.76%				
Income						
Russell 1000 Growth Index	20.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	10.00%	8.99%	10.33%	17.35%	25	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	30.00%	4.29%	4.35%	3.37%	15	3/31/2021
Barclays Capital U.S. 1-3 Year Treasury Bond Index	35.00%	2.28%	2.29%	1.23%	15	3/31/2021

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Growth Rates Summary Base Facts

(Continued)

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
30 Day T-Bill Rate	5.00%	1.04%	1.04%	0.45%	15	3/31/2021
Total	100.00%	5.03%				
Enhanced Income						
Russell 1000 Growth Index	15.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	20.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Growth Index	5.00%	10.33%	12.79%	23.96%	25	3/31/2021
Russell Midcap Value Index	5.00%	10.72%	12.35%	19.38%	25	3/31/2021
MSCI EAFE Index	5.00%	9.38%	10.95%	18.87%	51	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	20.00%	4.29%	4.35%	3.37%	15	3/31/2021
Barclays Capital U.S. 1-3 Year Treasury Bond Index	25.00%	2.28%	2.29%	1.23%	15	3/31/2021
30 Day T-Bill Rate	5.00%	1.04%	1.04%	0.45%	15	3/31/2021
Total	100.00%	6.30%				
Growth And Income						
Russell 1000 Growth Index	23.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	17.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Growth Index	5.00%	10.33%	12.79%	23.96%	25	3/31/2021
Russell Midcap Value Index	5.00%	10.72%	12.35%	19.38%	25	3/31/2021
Russell 2000 Growth Index	3.00%	8.21%	11.20%	26.31%	25	3/31/2021

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Growth Rates Summary Base Facts

(Continued)

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Russell 2000 Value Index	2.00%	9.99%	12.04%	21.72%	25	3/31/2021
MSCI EAFE Index	5.00%	9.38%	10.95%	18.87%	51	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	20.00%	4.29%	4.35%	3.37%	15	3/31/2021
Barclays Capital U.S. 1-3 Year Treasury Bond Index	10.00%	2.28%	2.29%	1.23%	15	3/31/2021
Barclays Capital U.S. TIPS Index	6.00%	4.37%	4.53%	5.81%	15	3/31/2021
30 Day T-Bill Rate	4.00%	1.04%	1.04%	0.45%	15	3/31/2021
Total	100.00%	7.18%				
Growth - Recommended						
Russell 1000 Growth Index	25.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	15.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Growth Index	7.00%	10.33%	12.79%	23.96%	25	3/31/2021
Russell Midcap Value Index	13.00%	10.72%	12.35%	19.38%	25	3/31/2021
Russell 2000 Growth Index	2.00%	8.21%	11.20%	26.31%	25	3/31/2021
Russell 2000 Value Index	8.00%	9.99%	12.04%	21.72%	25	3/31/2021
MSCI EAFE Index	10.00%	9.38%	10.95%	18.87%	51	3/31/2021
Ibbotson HY Corp Bond Index	5.00%	7.43%	7.95%	10.69%	15	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	6.00%	4.29%	4.35%	3.37%	15	3/31/2021
Barclays Capital U.S. TIPS Index	6.00%	4.37%	4.53%	5.81%	15	3/31/2021
30 Day T-Bill Rate	3.00%	1.04%	1.04%	0.45%	15	3/31/2021

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Growth Rates Summary Base Facts

(Continued)



Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Total	100.00%	8.79%				
Aggressive Growth						
Russell 1000 Growth Index	27.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	15.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Growth Index	7.00%	10.33%	12.79%	23.96%	25	3/31/2021
Russell Midcap Value Index	15.00%	10.72%	12.35%	19.38%	25	3/31/2021
Russell 2000 Growth Index	2.00%	8.21%	11.20%	26.31%	25	3/31/2021
Russell 2000 Value Index	9.00%	9.99%	12.04%	21.72%	25	3/31/2021
MSCI EAFE Index	10.00%	9.38%	10.95%	18.87%	51	3/31/2021
BNYM Emerging Markets Index	10.00%	11.10%	14.16%	27.00%	13	3/31/2021
Ibbotson HY Corp Bond Index	3.00%	7.43%	7.95%	10.69%	15	3/31/2021
30 Day T-Bill Rate	2.00%	1.04%	1.04%	0.45%	15	3/31/2021
Total	100.00%	9.73%				
MWP GWI Div Plus Strategic						
Russell 1000 Growth Index	15.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	12.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Growth Index	3.00%	10.33%	12.79%	23.96%	25	3/31/2021
Russell 2000 Value Index	3.00%	9.99%	12.04%	21.72%	25	3/31/2021

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Growth Rates Summary Base Facts

(Continued)

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
MSCI EAFE Index	8.00%	9.38%	10.95%	18.87%	51	3/31/2021
BNYM Emerging Markets Index	9.00%	11.10%	14.16%	27.00%	13	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	20.00%	4.29%	4.35%	3.37%	15	3/31/2021
Ibbotson HY Corp Bond Index	7.00%	7.43%	7.95%	10.69%	15	3/31/2021
30 Day T-Bill Rate	2.00%	1.04%	1.04%	0.45%	15	3/31/2021
Russell Midcap Value Index	6.00%	10.72%	12.35%	19.38%	25	3/31/2021
FTSE World Gov Bond Index	5.00%	3.49%	3.54%	3.16%	15	3/31/2021
Barclays Capital U.S. 1-3 Year Treasury Bond Index	4.00%	2.28%	2.29%	1.23%	15	3/31/2021
Russell 2000 Growth Index	2.00%	8.21%	11.20%	26.31%	25	3/31/2021
Credit Suisse Hedge Fund Index	4.00%	7.35%	7.59%	7.29%	27	3/31/2021
Total	100.00%	7.70%				
MWP IMG Div Plus Strategic						
Russell 1000 Growth Index	10.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	7.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Index	4.00%	10.94%	12.65%	19.85%	25	3/31/2021
MSCI EAFE Index	5.00%	9.38%	10.95%	18.87%	51	3/31/2021
BNYM Emerging Markets Index	6.00%	11.10%	14.16%	27.00%	13	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	40.00%	4.29%	4.35%	3.37%	15	3/31/2021
Ibbotson HY Corp Bond Index	7.00%	7.43%	7.95%	10.69%	15	3/31/2021

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Growth Rates Summary Base Facts

(Continued)

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
30 Day T-Bill Rate	2.00%	1.04%	1.04%	0.45%	15	3/31/2021
Russell 2000 Value Index	4.00%	9.99%	12.04%	21.72%	25	3/31/2021
Barclays Capital U.S. 1-3 Year Treasury Bond Index	4.00%	2.28%	2.29%	1.23%	15	3/31/2021
FTSE World Gov Bond Index	3.00%	3.49%	3.54%	3.16%	15	3/31/2021
Russell 2000 Growth Index	2.00%	8.21%	11.20%	26.31%	25	3/31/2021
Credit Suisse Hedge Fund Index	6.00%	7.35%	7.59%	7.29%	27	3/31/2021
Total	100.00%	6.66%				
MWP Growth Div Plus Strategic						
Russell 1000 Growth Index	20.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	17.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Growth Index	4.00%	10.33%	12.79%	23.96%	25	3/31/2021
Russell 2000 Value Index	4.00%	9.99%	12.04%	21.72%	25	3/31/2021
MSCI EAFE Index	10.00%	9.38%	10.95%	18.87%	51	3/31/2021
BNYM Emerging Markets Index	13.00%	11.10%	14.16%	27.00%	13	3/31/2021
Barclays Capital U.S. Aggregate Bond Index	4.00%	4.29%	4.35%	3.37%	15	3/31/2021
30 Day T-Bill Rate	2.00%	1.04%	1.04%	0.45%	15	3/31/2021
Russell Midcap Value Index	7.00%	10.72%	12.35%	19.38%	25	3/31/2021
Barclays Capital U.S. 1-3 Year Treasury Bond Index	4.00%	2.28%	2.29%	1.23%	15	3/31/2021
Ibbotson HY Corp Bond Index	2.00%	7.43%	7.95%	10.69%	15	3/31/2021

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Growth Rates Summary Base Facts

(Continued)

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
FTSE World Gov Bond Index	3.00%	3.49%	3.54%	3.16%	15	3/31/2021
Russell 2000 Growth Index	6.00%	8.21%	11.20%	26.31%	25	3/31/2021
Credit Suisse Hedge Fund Index	4.00%	7.35%	7.59%	7.29%	27	3/31/2021
Total	100.00%	8.79%				
MWP Agg Growth Div Plus Strategic						
Russell 1000 Growth Index	25.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	21.00%	8.99%	10.33%	17.35%	25	3/31/2021
Russell Midcap Growth Index	5.00%	10.33%	12.79%	23.96%	25	3/31/2021
Russell 2000 Value Index	5.00%	9.99%	12.04%	21.72%	25	3/31/2021
MSCI EAFE Index	12.00%	9.38%	10.95%	18.87%	51	3/31/2021
BNYM Emerging Markets Index	14.00%	11.10%	14.16%	27.00%	13	3/31/2021
30 Day T-Bill Rate	2.00%	1.04%	1.04%	0.45%	15	3/31/2021
Russell Midcap Value Index	8.00%	10.72%	12.35%	19.38%	25	3/31/2021
Russell 2000 Growth Index	8.00%	8.21%	11.20%	26.31%	25	3/31/2021
Total	100.00%	9.62%				
MWP ICP Div Plus Strategic						
Russell 1000 Growth Index	5.00%	9.99%	11.69%	19.71%	25	3/31/2021
Russell 1000 Value Index	5.00%	8.99%	10.33%	17.35%	25	3/31/2021

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Growth Rates Summary Base Facts

(Continued)

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Barclays Capital U.S. Aggregate Bond Index	53.00%	4.29%	4.35%	3.37%	15	3/31/2021
Ibbotson HY Corp Bond Index	9.00%	7.43%	7.95%	10.69%	15	3/31/2021
30 Day T-Bill Rate	2.00%	1.04%	1.04%	0.45%	15	3/31/2021
Russell Midcap Index	3.00%	10.94%	12.65%	19.85%	25	3/31/2021
BNYM Emerging Markets Index	2.00%	11.10%	14.16%	27.00%	13	3/31/2021
Barclays Capital U.S. 1-3 Year Treasury Bond Index	9.00%	2.28%	2.29%	1.23%	15	3/31/2021
Credit Suisse Hedge Fund Index	6.00%	7.35%	7.59%	7.29%	27	3/31/2021
Russell 2000 Growth Index	2.00%	8.21%	11.20%	26.31%	25	3/31/2021
MSCI EAFE Index	2.00%	9.38%	10.95%	18.87%	51	3/31/2021
FTSE World Gov Bond Index	2.00%	3.49%	3.54%	3.16%	15	3/31/2021
Total	100.00%	5.53%				

Market Index: An index is a group of securities with similar investment characteristics combined to create a benchmark against which performance of a specific security is measured. An index does not represent any single asset but rather an entire group of assets. One cannot invest directly into any index. Indices are unmanaged and returns assume the reinvestment of all dividends. Past performance is no guarantee of future results.

Model Portfolio: A model portfolio is made up of a mix of asset classes and those asset classes are tied to appropriate market indices.

Recommended Portfolio: A recommended portfolio is derived from the completion of a risk tolerance questionnaire with scoring that is associated to a model portfolio.

Mean: Simple average, equal to the sum of all values divided by the number of values.

Rate of Return: The average annual return for the number of years shown.

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Growth Rates Summary Base Facts

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Standard Deviation: A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: A portfolio with an average return of 10% and a standard deviation of 15% would return a result between -5% and +25% the majority of the time (68% probability or 1 standard deviation), almost all the time the return would be between -20% and +40% (95% probability or twice the standard deviation). If there were 0 standard deviation then the result would always be 10%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.

Municipal Bond Indexes

Ibbotson LT Muni Bond Index - An unmanaged index that is representative of a portfolio of Municipal bonds with maturities ranging from 17-22 years.

Barclays Capital 10yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 8-12 years.

Barclays Capital 20yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 17-22 years.

Barclays Capital 3yr Muni Bond Index - An unmanaged index comprised of investment grade bonds with a minimum credit rating of Baa and with maturities of greater than two years and less than four years.

Barclays Capital Municipal Bond Index - Covers the long term tax exempt bond market. The index has four main sectors: State and Local General Obligation bonds, Revenue bonds, Insured bonds, and Prerefunded bonds.

Barclays Capital 1-10yr Muni Bond Index - A rules based, market-value weighted index engineered for the long-term tax exempt market.

Taxable Bond Indexes

Ibbotson HY Corp Bond Index - An unmanaged index representing fixed rate, non-investment grade debt. In general, all securities must be rated Ba1 or lower including defaulted issues.

Ibbotson IT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 10 years to maturity.

Ibbotson LT Corp Bond Index - An unmanaged index representing the Salomon Brothers Long-Term High-Grade Corporate Bond Index, which includes nearly all Aaa and Aa-rated bonds with at least 10 years to maturity.

Ibbotson LT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 20 years to maturity.

Barclays Capital 1-3yr Treasury Bond Index - An unmanaged index comprised of investment grade issues with maturities ranging from 1 to (but not including) 3 years.

Barclays Capital Mortgage Bond Index - Covers the fixed-rate agency mortgage-backed pass-through securities of Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC). The index is a subset of the U.S. Aggregate Index.

Barclays Capital TIPS Index - An unmanaged market index comprised of all U.S. Treasury Inflation Protected Securities rated investment grade (Baa3 or better).

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Barclays Capital U.S. Aggregate Bond Index - Covers the investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS, ABS, and CMBS sectors. The U.S. Aggregate Index family includes a wide range of standard and customized sub-indices by sector, quality, and maturity.

Barclays Capital U.S. Universal Bond Index - The Universal Index represents the union of the U.S. Aggregate Index, U.S. Corporate High-Yield Index, Investment-Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, the non-ERISA eligible portion of the CMBS Index, and the CMBS High-Yield Index. The index covers taxable bonds that are rated either investment-grade or below investment-grade.

Large-Cap Equity Indexes

Russell 1000 Growth Index - Measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 Index - Measures the performance of the 1,000 largest companies in the Russell 3000 Index, which represents approximately 92% of the total market capitalization of the Russell 3000 Index.

Russell 1000 Value Index - Measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell 3000 Index - Measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market.

S&P 500 Index - Measures performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The S&P 500 covers 80% of the U.S. market encompassing more than 100 industry groups.

S&P/Citigroup 500 Growth Index - Measures the performance of those S&P 500 companies with higher price-to-book ratios and higher forecasted growth values.

S&P/Citigroup 500 Value Index - Measures the performance of those S&P 500 companies with lower price-to-book ratios and lower forecasted growth values.

Mid-Cap Equity Indexes

Russell Midcap Growth Index - Measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

Russell Midcap Index - Measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 25% of the total market capitalization of the Russell 1000 Index.

Russell Midcap Value Index - Measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

S&P MidCap 400 Index - Measures the performance of mid-sized companies. The S&P MidCap 400 represents about 7% of U.S. market cap.

Small/Mid-Cap Equity Indexes

Russell 2500 Growth Index - Measures the performance of those Russell 2500 companies with higher price-to-book ratios and higher forecasted growth values.

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Russell 2500 Index - Measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which represents approximately 16% of the total market capitalization of the Russell 3000 Index.

Russell 2500 Value Index - Measures the performance of those Russell 2500 companies with lower price-to-book ratios and lower forecasted growth values.

Small-Cap Equity Indexes

Ibbotson Small Co Stock Index - Measures the performance of those companies that have a market capitalization in the lowest 4 percent of the market universe. The market universe is defined as the aggregate of the NYSE, AMEX and NASDAQ NMS firms.

Russell 2000 Growth Index - Measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2000 Index - Measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index.

Russell 2000 Value Index - Measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

S&P SmallCap 600 Index - Measures the performance of small-sized companies. The S&P SmallCap 600 represents about 3% of U.S. market cap.

Real Estate Indexes

FTSE NAREIT All REITs Index - Consists of all tax-qualified REITs listed on the New York Stock Exchange, American Stock Exchange, and NASDAQ National Market List.

Energy Indexes

S&P Energy Sector Index - The S&P Energy Sector Index comprises companies whose businesses are dominated by either of the following activities: The construction or provision of oil rigs, drilling equipment and other energy related service and equipment, including seismic data collection. Companies engaged in the exploration, production, marketing, refining and/or transportation of oil and gas products, coal and other consumable fuels.

Commodity Indexes

Bloomberg Commodity TR Index - The index is designed to minimize concentration in any one commodity or sector. It currently has 22 commodity futures in seven sectors.

Hedge Indexes

CSFB/Tremont Hedge Fund Index - An asset-weighted hedge fund index which separates funds into ten primary subcategories based on their investment style. The index represents at least 85% of the assets under management in each respective category of the index universe.

International Indexes

MSCI EAFE Index - Morgan Stanley Capital International's market capitalization weighted index composed of companies representative of the market structure of 20 developed market countries in Europe, Australasia and the Far East. Countries include: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Italy, Japan, Malaysia, Netherlands, New Zealand, Norway, Singapore, Spain, Sweden, Switzerland, and United Kingdom.

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Dow Jones World Emerging Markets Index - The Dow Jones market capitalization index represents the following 22 emerging markets: Brazil, Bulgaria, Chile, Cyprus, Czech Republic, Estonia, Europe, Hungary, Latvia, Lithuania, Malaysia, Malta, Mexico, Philippines, Poland, Romania, South Africa, South Korea, Slovakia, Slovenia, Taiwan, and Thailand.

MSCI Emerging Market Free Price Index - Morgan Stanley Capital International's float-adjusted market capitalization index composed of the following 25 emerging market country indexes: Argentina, Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Israel, Jordan, Korea, Malaysia, Mexico, Morocco, Pakistan, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

Citigroup World Government Bond Index - Citigroup's market capitalization weighted index tracks the returns of government bonds in the following countries: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Japan, the Netherlands, Norway, Poland, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom, and the United States. Market eligibility depends on both market capitalization and investability.

Metals Indexes

PHLX Gold Silver Index - A capitalization-weighted index composed of 16 companies involved in the gold and silver mining industry.

Other Indexes

30 Day T-Bill Rate - From Ibbotson Associates, provides the rate on debt obligations of the US Treasury that have maturities of one year or less. Maturities for T-bills are usually 91 days, 182 days, or 52 weeks.

Consumer Price Index - Cost of living index that measures the change in the cost of a fixed basket of products and services, including housing, electricity, food, and transportation.

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