

Recommended Scenario Result



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John & Jane's Goals

[Timeline](#) [Hide Detail](#)

Needs



Retirement - Basic Living Expense

John (2031)	65
Jane (2031)	60
Both Retired (2031-2058)	\$51,772
Jane Alone Retired (2059-2063)	\$41,418

Wants



College - Johnny

4 years starting in 2022 \$24,061



College - Janey

4 years starting in 2024 \$24,061

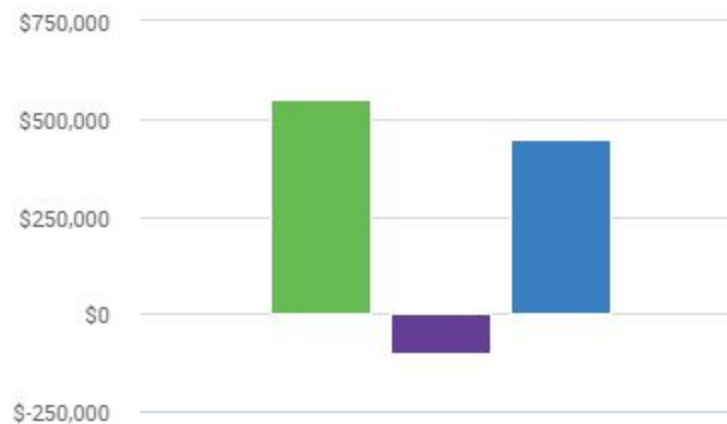
Current Portfolio



[Compare to Recommended](#)

[Report History](#)

Net Worth: \$450,000



Investment Assets	\$550,000
Other Assets	\$0
Total Assets	\$550,000
Liabilities	-\$100,000
Net Worth	\$450,000

[Details](#)

[Add Linked Account 🔗](#)

These charts compare your Current Portfolio with the Target Portfolio you selected and show changes associated with investment strategies (if applicable) and allocation changes you should consider.

Current Portfolio



Target Portfolio: Balanced II



Current		Asset Class	Target		Increase / (Decrease)
Value	% of Total		Value	% of Total	
\$0	0%	Cash & Cash Alternatives	\$22,000	4%	\$22,000
\$0	0%	Short Term Bonds	\$143,000	26%	\$143,000
\$220,000	40%	Intermediate Term Bonds	\$88,000	16%	(\$132,000)
\$0	0%	Long Term Bonds	\$0	0%	\$0
\$165,000	30%	Large Cap Value Stocks	\$126,500	23%	(\$38,500)
\$165,000	30%	Large Cap Growth Stocks	\$77,000	14%	(\$88,000)
\$0	0%	Mid Cap Stocks	\$0	0%	\$0
\$0	0%	Small Cap Stocks	\$33,000	6%	\$33,000
\$0	0%	International Developed Stocks	\$60,500	11%	\$60,500
\$0	0%	International Emerging Stocks	\$0	0%	\$0
\$0	0%	Unclassified	\$0	0%	\$0
\$550,000	100%	Total :	\$550,000	100%	\$0

Play Zone® Scenario

Recommended Scenario



Total Spending: \$1,854,194 ?

Total Spending: \$1,854,194

Explore ▾ Save or Reset ?

Explore ▾ Compare to ?

Goals

John's Retirement Age:

Jane's Retirement Age:

Needs

Retirement - Basic Living Expense:

?

Wants

College - Johnny:

College - Janey:

Wishes

Travel:

What If Worksheet ?

Return ↑

Calc Method: SmartCalc ▾

Select Scenario(s) Go

View: Needs/Wants/Wishes ▾ Go

Current Scenario ▾ Work Longer ▾ Spend Less ▾ Combination ▾

Goals	Estimated % of Goal Funded							
	Current Scenario		Work Longer		Spend Less		Combination	
	Average Return	Bad Timing	Average Return	Bad Timing	Average Return	Bad Timing	Average Return	Bad Timing
Needs	100%	100%	100%	100%	100%	100%	100%	100%
10 Retirement - Basic Living Expense								
Wants	100%	100%	100%	100%	100%	100%	100%	100%
7 College - Johnny								
7 College - Janey								
Wishes	100%	100%	100%	100%	100%	100%	100%	100%
3 Travel								
Safety Margin (Value at End of Plan)								
Current Dollars	\$399,257	\$114,852	\$537,194	\$332,739	\$746,094	\$495,392	\$574,814	\$326,096
Future Dollars	\$1,032,907	\$297,130	\$1,389,759	\$860,818	\$1,930,198	\$1,281,615	\$1,487,085	\$843,634



Recommended Scenario

Work Longer Change

SuperSolve® SuperSolve® SuperSolve®

Key Assumptions	Current Scenario	Work Longer	Spend Less	Combination
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Options

Copy Scenario

Copy From: Current Scenario ▾

To: Work Longer ▾ Go

Stress Tests

Method(s):

	Current Scenario	Work Longer	Spend Less	Combination
		<< Calculate All Scenarios >>		
	Bad Timing Program Estimate Years of bad returns: 2029: -18.14% 2030: -6.27%	Bad Timing Program Estimate Years of bad returns: 2031: -15.73% 2032: -5.13%	Bad Timing Program Estimate Years of bad returns: 2029: -18.14% 2030: -6.27%	Bad Timing Program Estimate Years of bad returns: 2030: -18.14% 2031: -6.27%
<input checked="" type="checkbox"/> Funding Order		<< Calculate All Scenarios >>		
Assets - Ignore Earmarks (except for College Savings Plans):		<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes
Retirement Income - Ignore Earmarks:		<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes

 Accounts

You haven't added any accounts yet.

Add accounts from any company you have a financial relationship with including:



Bank



Savings



Credit
Card

As soon as you do, you will be able to track your account balances. The more accounts you add, the more complete a picture you'll have of your finances.

Add Account

Current Scenario



Recommended Scenario



Retirement [Show more ...](#)

	Current Scenario	Work Longer	Changes in Value
John	64 in 2030	65 in 2031	1 year later
Jane	58 in 2029	60 in 2031	2 year(s) later

Goals [Show more ...](#)

Total Spending for Life of Plan ⓘ	\$1,919,772	\$1,854,194	Decreased 3%
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Savings [Show more ...](#)

Total Savings This Year	\$2,400	\$3,350	Increased \$950
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Portfolios [Show more ...](#)

Allocation Before Retirement	Current	Balanced II	6% Less Stock
Allocation During Retirement	Current	Balanced II	6% Less Stock
Inflation	2.00%	2.00%	