



**Asset-Map<sup>®</sup>**

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**Sample: Educator**

April 2021


**Lead Advisor**  
Michael Advisor, CFP<sup>®</sup>  
Financial Professional  
Asset-Map  
michael@asset-map.com

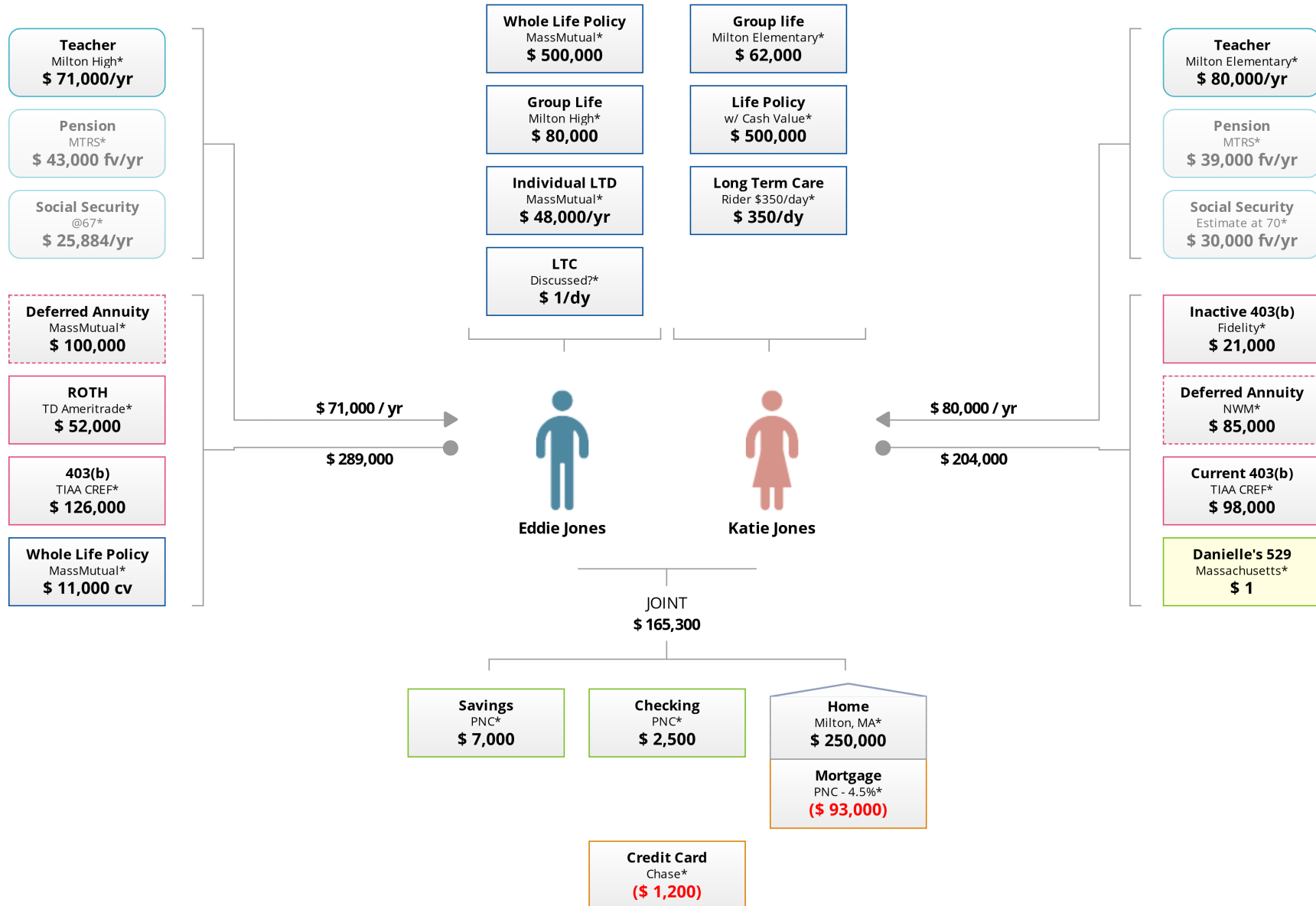
Please see the last page of this report for important information and disclosures.

 **Eddie Jones (52)**  
Father

 **Katie Jones (50)**  
Spouse

 **Danielle Jones (17)**  
Dependent

 **Documents and Goals**  
Other



Cash Flow

Real Estate

Retirement Asset

Non-Retirement Asset

Liability

Insurance

Owned By Another

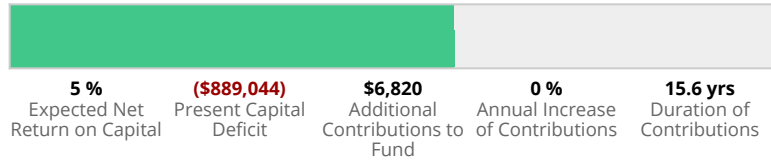
Deferred Annuity

Stencil

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## Target-Map® Summary

## Retirement Funding - Eddie Jones &amp; Katie Jones



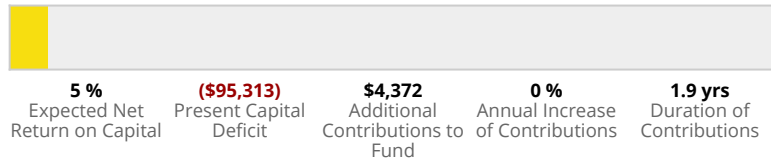
Based on the calculation performed, this Target-Map® is 58% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 889,044 or \$ 6,821 of monthly contributions inflated by 0% annually for 15.6 years.

## Loss of Life - Eddie Jones



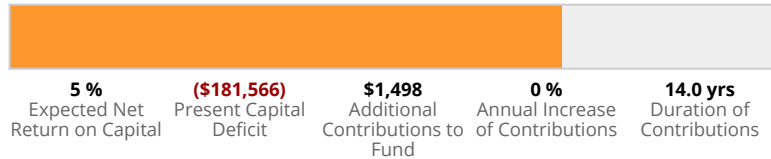
Based on the calculation performed, this Target-Map® is 64% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 320,771.

## Education Funding - Danielle Jones



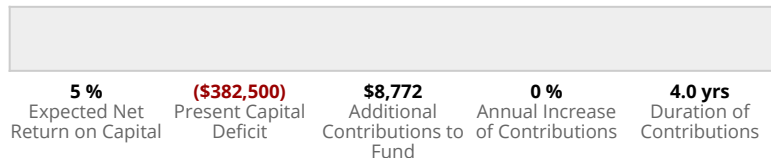
Based on the calculation performed, this Target-Map® is 5% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 95,313 or \$ 4,373 of monthly contributions inflated by 0% annually for 1.9 years.

## Long-term Disability - Eddie Jones



Based on the calculation performed, this Target-Map® is 72% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 181,566 or \$ 1,499 of monthly contributions inflated by 0% annually for 14.0 years.

## Long-term Care Event - Eddie Jones

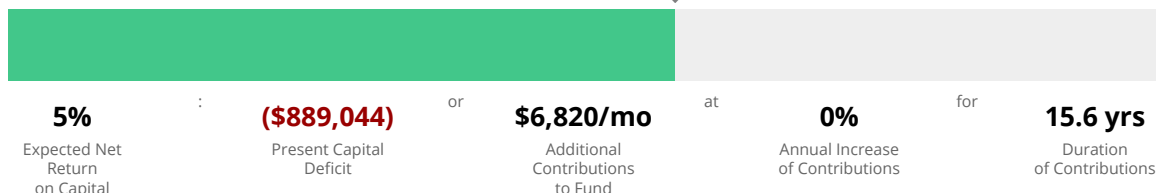


Based on the calculation performed, this Target-Map® is 0% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 382,500 or \$ 8,772 of monthly contributions inflated by 0% annually for 4.0 years.

## Retirement Funding - Eddie Jones & Katie Jones

Based on the calculation performed, this Target-Map® is 58% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 889,044 or \$ 6,821 of monthly contributions inflated by 0% annually for 15.6 years.

**58% Funded**



### What You Want

**Capital Required** (Present Value) **(\$2,115,626)**

#### After-tax Cash Flow Desired

• <b>Ideal Retirement:</b> Starting at Eddie Jones age 67 (\$131,000 inflated at 2%/year for 33 years)	\$1,841,147
• <b>Travel Expenses:</b> Starting at Eddie Jones age 67 (\$13,300 inflated at 3%/year for 8 years)	\$74,979
• <b>Medical Expenses:</b> Starting at Eddie Jones age 85 (\$13,300 inflated at 5%/year for 15 years)	\$199,500

### What You Have

**Capital Available** (Present Value Equivalent) **\$1,226,582**

#### Cash Flow Sources Available **40%**

• <b>Pension : MTRS *</b> Starting at Eddie Jones age 65 (FV \$43,000 for 30 years COLA 0% less 25% Tax)	\$279,446
• <b>Pension : MTRS *</b> Starting at Katie Jones age 65 (FV \$39,000 for 35 years COLA 0% less 25% Tax)	\$243,413
• <b>Social Security : Estimate at 70 *</b> Starting at Eddie Jones age 70 (FV \$30,000 for 30 years COLA 0% less 15% Tax)	\$173,126
• <b>Social Security : Estimate at 70 *</b> Starting at Katie Jones age 70 (FV \$30,000 for 30 years COLA 0% less 15% Tax)	\$156,097

#### Assets Available **18%**

• <b>Inactive 403(b) : Fidelity *</b> (\$21,000 less 25% Tax)	\$15,750
• <b>Deferred Annuity: MassMutual *</b> (\$100,000 less 25% Tax)	\$75,000
• <b>Deferred Annuity: NWM *</b> (\$85,000 less 25% Tax)	\$63,750
• <b>ROTH : TD Ameritrade *</b> (\$52,000 less 0% Tax)	\$52,000
• <b>403(b): TIAA CREF *</b> (\$126,000 less 25% Tax)	\$94,500
• <b>Current 403(b): TIAA CREF *</b> (\$98,000 less 25% Tax)	\$73,500

#### Insurance Available **0%**

- *No Active Insurance Policies*

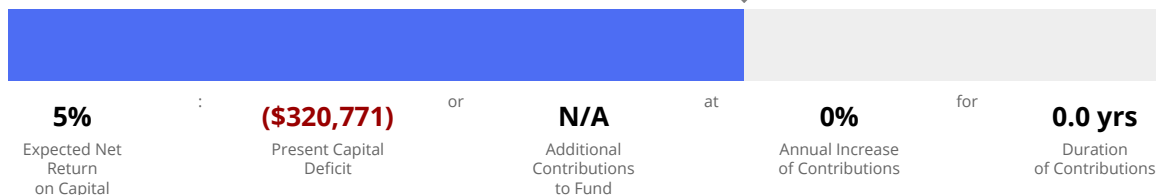
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## Loss of Life - Eddie Jones

Based on the calculation performed, this Target-Map® is 64% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 320,771.

**64% Funded**



### What You Want

**Capital Required** (Present Value) **(\$900,771)**

#### After-tax Cash Flow Desired

• <b>Income Replacement:</b> Starting at Eddie Jones age 52 (\$50,000 inflated at 3%/year for 15 years)	\$648,321
• <b>Debt Obligations:</b> Eddie Jones age 52 (\$94,200)	\$94,200
• <b>Final Expenses:</b> Eddie Jones age 52 (\$25,000)	\$25,000
• <b>Education Expenses:</b> Starting at Danielle Jones age 18 (\$25,000 inflated at 5%/year for 4 years)	\$100,000
• <b>Emergency Reserves (25% Ann. Household Income):</b> Eddie Jones age 52 (\$33,250)	\$33,250

### What You Have

**Capital Available** (Present Value Equivalent) **\$580,000**

#### Cash Flow Sources Available **0%**

- No Active Incomes

#### Assets Available **0%**

- No Active Assets

#### Insurance Available **64%**

• <b>Whole Life Policy: MassMutual *</b> Eddie Jones age 52 (\$500,000 less 0% Tax)	\$500,000
• <b>Group Life : Milton High *</b> Eddie Jones age 52 (\$80,000 less 0% Tax)	\$80,000

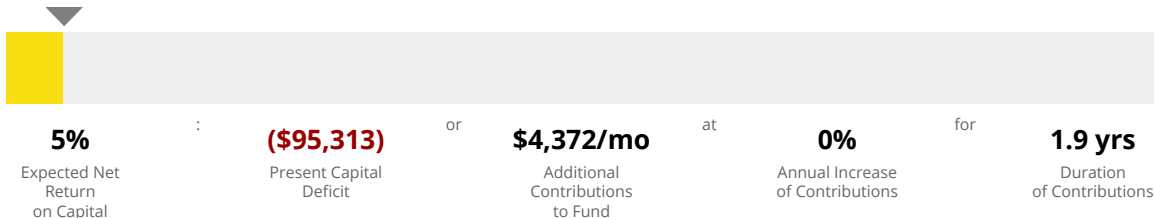
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## Education Funding - Danielle Jones

Based on the calculation performed, this Target-Map® is 5% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 95,313 or \$ 4,373 of monthly contributions inflated by 0% annually for 1.9 years.

**5% Funded**



### What You Want

**Capital Required** (Present Value) **(\$100,000)**

#### After-tax Cash Flow Desired

- **Education Expenses:** Starting at Danielle Jones age 18 (\$25,000 inflated at 5%/year for 4 years) **\$100,000**

### What You Have

**Capital Available** (Present Value Equivalent) **\$4,687**

#### Cash Flow Sources Available **5%**

- **Danielle's 529 Contributions : Massachusetts \*** Starting at Danielle Jones age 17 (\$2,400 for 2 years COLA 0% less 0% Tax) **\$4,686**

#### Assets Available **0%**

- **Danielle's 529: Massachusetts \*** (\$1 less 0% Tax) **\$1**

#### Insurance Available **0%**

- *No Active Insurance Policies*

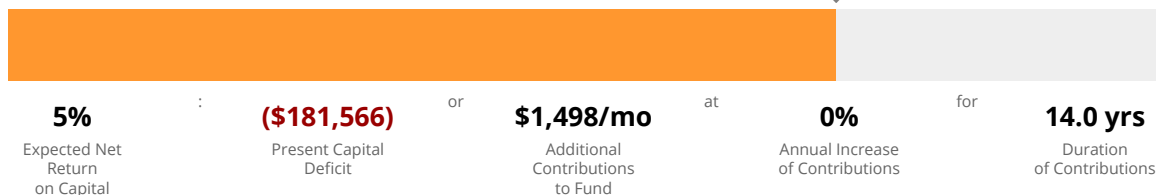
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## Long-term Disability - Eddie Jones

Based on the calculation performed, this Target-Map® is 72% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 181,566 or \$ 1,498 of monthly contributions inflated by 0% annually for 14.0 years.

**72% Funded**



### What You Want

**Capital Required** (Present Value) **(\$648,442)**

#### After-tax Cash Flow Desired

- **Income Replacement (70% Ann. Earned Income):**  
Starting at Eddie Jones age 52 (\$49,700 inflated at 3%/year for 13 years) \$567,386
- **Lost Retirement Savings (10%):** Starting at Eddie Jones age 52 (\$7,100 inflated at 3%/year for 13 years) \$81,055

### What You Have

**Capital Available** (Present Value Equivalent) **\$466,876**

#### Cash Flow Sources Available **0%**

- No Active Incomes

#### Assets Available **0%**

- No Active Assets

#### Insurance Available **72%**

- **Individual LTD: MassMutual \*** Starting at Eddie Jones age 52 (\$48,000/yr until age 65 COLA 0% less 0% Tax) \$466,876

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## Long-term Care Event - Eddie Jones

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0% Funded

5% : (\$382,500) or \$8,772/mo at 0% for 4.0 yrs  
Expected Net Return on Capital Present Capital Deficit Additional Contributions to Fund Annual Increase of Contributions Duration of Contributions

### What You Want

**Capital Required** (Present Value) **(\$382,500)**

#### After-tax Cash Flow Desired

• <b>Annual Care (4 yr):</b> Starting at Eddie Jones age 52 (\$90,000 inflated at 5%/year for 4 years)	\$360,000
• <b>Home Modification:</b> Eddie Jones age 52 (\$15,000)	\$15,000
• <b>Care Coordination:</b> Eddie Jones age 52 (\$5,000)	\$5,000
• <b>Care Training:</b> Eddie Jones age 52 (\$2,500)	\$2,500

### What You Have

**Capital Available** (Present Value Equivalent) **\$0**

#### Cash Flow Sources Available 0%

- No Active Incomes

#### Assets Available 0%

- No Active Assets

#### Insurance Available 0%

- **LTC: Discussed?** \* Starting at Eddie Jones age 52 (PV \$1/dy until age None COLA 0% less 25% Tax) **\$0**

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## Disclosure Statement

These are diagnostic tools intended to review your current financial situation and suggest possible planning shortfalls that might be helpful. These calculations are based on information and assumptions provided by you (the client). As a point-in-time summary, this document is not subject to automatic updating. Additionally, changes to laws are frequent and in and of themselves may cause unforeseen results.

The preparer believes the information contained in the software is accurate, but it has not been independently verified. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. Consult with your tax and/or legal advisors before implementing any tax or legal strategies, which were referred to during the planning process.

The calculations may not reflect all holdings or transactions, their costs, or proceeds received by you. Prices that may be indicated in the report are obtained as of a given date and time from sources we consider reliable but may change at any time without notice and are not guaranteed. Past performance is no guarantee of future results. It is important to realize that actual results may differ from projections and that this report should not be considered a guarantee of the estimated or hypothetical results generated by the software used by the preparer. All rates of return used in this report are hypothetical and for illustrative purposes only and do not represent the performance of any specific insurance or investment product.

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