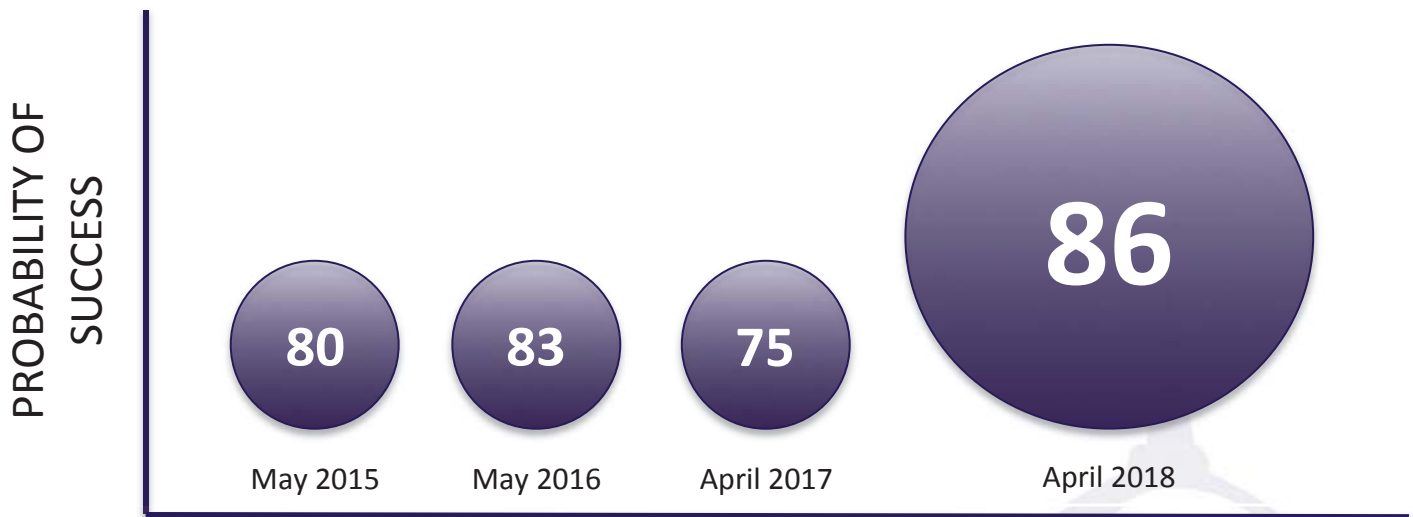


Assumptions and Notes

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April 2018

Assumes Retirement Living Expense of \$65,000/year, \$85,000/year for 5 years for Keith's Long Term Care, \$85,000/year for 5 years for Vicki's Long Term Care, \$200,000 bequest to Melissa, \$30,000 for a new car in 2019, \$10,000/year for 10 years for Travel, \$56,000/year of gifting to Melissa and Craig, and a portfolio allocation of 40/60.

April 2017

Assumes Retirement Living Expense of \$65,000/year, \$85,000/year for 5 years for Keith's Long Term Care, \$85,000/year for 5 years for Vicki's Long Term Care, \$200,000 bequest to Melissa, \$30,000 for a new car in 2017, \$10,000/year for 10 years for Travel, \$56,000/year of gifting to Melissa and Craig, \$300,000 in 2018 for a new home and a portfolio allocation of 40/60.

May 2016

Assumes Retirement Living Expense of \$65,000/year, \$85,000/year for 5 years for Keith's Long Term Care, \$85,000/year for 5 years for Vicki's Long Term Care, \$200,000 bequest to Melissa, \$30,000 for a new car in 2017, \$10,000/year for 10 years for Travel, \$56,000/year of gifting to Melissa and Craig, \$300,000 in 2018 for a new home and a portfolio allocation of 40/60.

May 2015

Assumes Retirement Living Expense of \$65,000/year, \$85,000/year for 5 years for Keith's Long Term Care, \$85,000/year for 5 years for Vicki's Long Term Care, \$500,000 bequest to Melissa, \$30,000 for a new car, \$25,000 donation in 2015 to your donor advised fund, \$10,000/year for 10 years for Travel, \$56,000/year for 10 years for donations to your donor advised fund, and a portfolio allocation of 40/60.