BEST
WEALTH MANAGEMENT

Sample Comprehensive Financial Plan

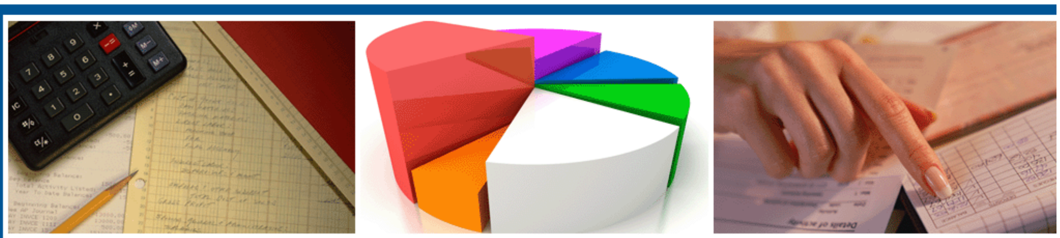
Especially Prepared For:

John and Jane Doe

By: Brad E.S. Tinnon
CERTIFIED FINANCIAL PLANNER™

September 2013

Financial Statements



B.E.S.T. Wealth Management, LLC
September 30, 2013

John and Jane Doe
Presented by: Brad E.S. Tinnon, CFP®

NET WORTH SUMMARY

January 2011	$302,518
September 2012	$375,821
September 2013	$447,001

NET WORTH STATEMENT
John and Jane Doe
September 30, 2013

Personal Assets - John

ABC Company 401(k)	$120,000	4

	$120,000	

Personal Assets - Jane

Parkway School District 403(b)	$25,000	2
B.E.S.T. Wealth Roth IRA	$16,000	5
Public School Retirement Pension	$1	1

	$41,001	

529 College Savings - John

Missouri MOST 529 (fbo Johnny)	$15,000

	$15,000

Other Assets

	$0

Life Insurance Net D.B.s - John

ABC Company Group Policy	$300,000

	$300,000

Life Insurance Net D.B.s - Jane

Spousal Group Policy	$50,000
Rockwood Group Policy	$50,000

	$100,000

Joint Property

First Bank Checking	$6,000
First Bank Savings	$30,000
B.E.S.T. Wealth Non IRA Acct	$105,000
Personal Residence	$300,000
Furnishings	$30,000
Vehicles	$25,000

	$496,000

Debts & Liabilities

Mortgage	$225,000	3

	$225,000	

Current Values				**Gross Estate Values**
$120,000	<==Assets	John	Assets + Life Insurance==>	$668,000
$41,001	<==Assets	Jane	Assets + Life Insurance==>	$389,001
$496,000	<==Assets	Joint Property		
$15,000	<==Assets	529 Plans		($15,000)
$0	<==Assets	Other Assets		
$672,001		**Total Assets**		
($225,000)		Known Debts and Liabilities		($225,000)
$447,001	**Total Net Worth**		**Total Estate Value Minus Debt/Liabilities**	**$817,001**

1 100% vested.

2 Contributing 5% of salary. No company match.

3 Principal and Interest pmt = $1,074 / month. Interest rate = 4.00%. 30 Year Loan. Payoff Date = October 2043.

4 Contributing 10% of salary. Company matches 4% of salary.

5 Contributing $458 / mo.

O

Objectives

B.E.S.T. Wealth Management, LLC

OBJECTIVES

According to the information gathered in our previous meetings, your objectives are:

1. Maintain an adequate emergency fund.

2. Review the overall asset allocation of your investments.

3. Have the financial option to retire at John's age 65 and cover retirement expenses (required + desired expenses) of $6,000 per month ($7,500 / mo with taxes factored in) until Jane's age 90.

4. Fund college education for your child.

5. Assure that in the event of an untimely death, the surviving spouse is able to maintain his/her desired lifestyle.

6. Analyze current estate and determine appropriate action to take.

Recommendations

B.E.S.T. Wealth Management, LLC
September 30, 2013

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RECOMMENDATIONS

The following recommendations are not listed in order of priority or importance. Some recommendations should be implemented immediately while others are given as long-term concepts to consider.

1. **OBJECTIVE: Maintain an adequate emergency fund.**

   An appropriate emergency fund usually covers three to six months of expenses, but could be more depending on the security of your jobs. When two spouses are employed and job security is relatively high, a three month emergency reserve can suffice. Since both spouses work, an emergency fund consisting of 3 months of expenses would be appropriate. Your monthly basic living expenses are estimated to be $6,000; therefore, a 3 month emergency fund of $18,000 would be appropriate. These funds should be held in an FDIC guaranteed type account such as a money market account or a savings account. You currently have approximately $30,000 that qualifies as emergency funds so this goal is overfunded by $12,000. It is recommended that you utilize this excess to either fund your child's education goal or your retirement.

2. **OBJECTIVE: Review the overall asset allocation of your investments.**

   In reviewing the overall asset allocation of your retirement investments, your time horizon and risk tolerance suggests that the "Moderate Growth" portfolio (54% stocks / 20% bonds / 26% alternatives) may be most appropriate.

   Since we review whether your accounts need to be rebalanced on a daily basis, your allocation is already in order.

3. **OBJECTIVE: Have the financial option to retire at John's age 65 and cover retirement expenses (required + desired expenses) of $6,000 per month ($7,500 / mo with taxes factored in) until Jane's age 90.**

   At retirement, your investments need to be valued at approximately **$4,928,126** in order to cover your retirement expenses. Based on the assumptions utilized, your investments are projected to grow to **$4,876,049** at retirement. This leaves a shortfall of **$52,077**. As a result of the shortfall, it is recommended that John set up a Roth IRA and attempt to fund it with the maximum amount allowed (currently $458 / mo).

4. **OBJECTIVE: Fund college education for your child.**

   In order to fully fund the college education of Johnny you will need to set aside approximately **$239 per month**. If you desire to start setting money aside for this goal, I suggest doing so in your existing 529 College Savings Account. We will further discuss this goal when we meet and whether or not this goal should take priority over other goals you've established.

5. **OBJECTIVE: Assure that in the event of an untimely death, the surviving spouse is able to maintain his or her desired lifestyle.**

The survivor analysis suggests that Jane would have a **Capital Shortfall of $1,244,989** in the event of John's untimely death. In other words, to provide Jane with her standard of living until her age 90, additional insurance coverage of $1,244,989 is needed on John's life.

The survivor analysis suggests that John would have a **Capital Shortfall of $297,186** in the event of Jane's untimely death. In other words, to provide John with his standard of living until his age 90, additional insurance coverage of $297,186 is needed on Jane's life.

Ideally, I like to see insurance in place up until the point you reach retirement. At that point, a death will not cause a financial hardship, so long as the retirement goal has been met. In essence, the goal is to self insure when you enter retirement.

Therefore, I am recommending that each of you obtain a 30 year term policy. Additionally, I recommend that you add a child rider to the policy to cover you financially in the event that Johnny would unexpectedly pass away. See below for quote of proposed coverage.

Proposed Coverage	Coverage	Monthly Cost*
John 30 Year Term	$1,300,000	$108
Jane 30 Year Term	$300,000	$31
TOTALS	**$1,600,000**	**$139**

* Assumes Preferred Non-Tobacco rating for husband and wife.

6. **OBJECTIVE: Analyze current estate and determine appropriate action to take.**

To help ensure your wishes are carried out (and in the most tax-efficient fashion), you should have all legal documents prepared and then reviewed on a periodic basis. **You currently do not have any estate planning documents.** As such, the first item of interest is whether you should have a Will or whether you should have a Trust.

If a Will is drafted, a portion of your estate will eventually be subject to probate. The disadvantages of probate is that it is expensive, lengthy, and public (i.e. your Will can be viewed by the public). A Trust on the other hand will not be subject to probate, which means that your heirs will end up with a larger estate than if a Will were utilized. Additionally, a Trust usually passes assets to heirs more efficiently than a Will.

If you don’t have any estate planning documents and you both pass away while your child is a minor, then the courts will appoint a conservator to manage your assets for the benefit of your child. This would be true even if you had a Simple Will. This is a very time consuming and expensive process as the conservator has to appear before the courts each year and give an accountability of the funds spent on your child. You can avoid this issue by having a Trust drafted. Due to the disadvantages of probate and the conservator issue, I recommend that a Revocable Living Trust be drafted.

In addition to having a Will or a Trust, it will be prudent for you to have the following estate planning documents drafted: (1) Health Care Power of Attorney, and (2) Financial Power of Attorney. A Healthcare Power of Attorney is a document in which you appoint someone to handle your health related matters in the event you cannot do so. A Durable Power of Attorney is a document in which you appoint someone to handle your financial related matters in the event you cannot do so. Without these documents, you could find yourself in a very expensive and time consuming situation whereby the courts become involved. If you do not have an attorney that you utilize, our firm can refer one to you.

RECOMMENDATION SUMMARY

1. Use excess $12,000 in savings to fund education or retirement goal.

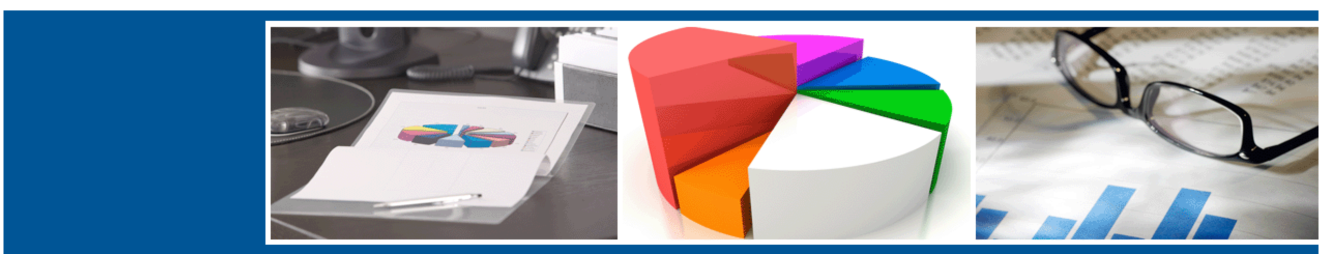
2. Set up Roth IRA for John and begin funding at $458 / mo.

3. Begin saving $239 per month to Missouri MOST 529 College Savings Account.

4. Consider obtaining life insurance of $1,300,000 for John ($108 / mo) and $300,000 for Jane ($31 / mo).

5. Have Revocable Living Trust, Healthcare Power of Attorney, and Financial Power of Attorney drafted.

Asset Allocation



B.E.S.T. Wealth Management, LLC
September 30, 2013

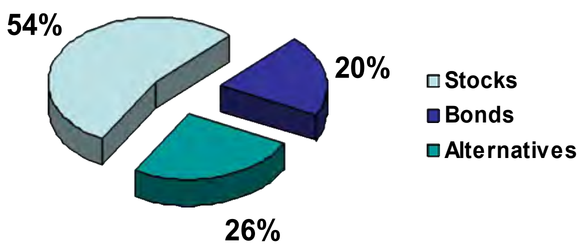
John and Jane Doe
Presented by: Brad E.S. Tinnon, CFP®

John and Jane Doe

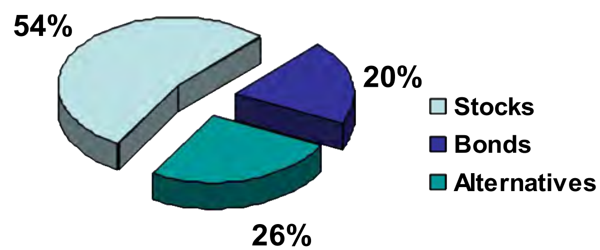
Portfolio Summary - 9/30/2013 (Retirement Accounts)

ACCOUNTS UNDER MANAGEMENT	FBO	Inception Date	Total Contributions	Total Withdrawals	Total Net Contributions	Current Value	Net Growth	MODEL	Percent of Portfolio
B.E.S.T. Wealth Non-IRA Account	Joint	1/1/11	$92,228	$0	$92,228	$105,000	13.85%	80-20	86.8%
B.E.S.T. Wealth Roth IRA	Jane	1/1/11	$14,050	$0	$14,050	$16,000	13.88%	80-20	13.2%
TOTAL PORTFOLIO UNDER MANAGEMENT					**$106,278**	**$121,000**	**13.85%**		100.0%

Current Portfolio



Proposed Portfolio



Retirement

B.E.S.T. Wealth Management, LLC
September 30, 2013

John and Jane Doe
Presented by: Brad E.S. Tinnon, CFP®

RETIREMENT ASSUMPTIONS

1. Retirement expenses (required + desired expenses) are projected to be $6,000 per month ($7,500 per month with taxes factored in) from John's age 65 to Jane's age 90.

2. Combined federal / state tax rate of 20% utilized.

3. All retirement assets were assigned a rate of return of 7% during pre-retirement and 5% during retirement.

4. Social Security was NOT factored into the analysis.

5. Missouri Public School Retirement System pension NOT factored in to the analysis.

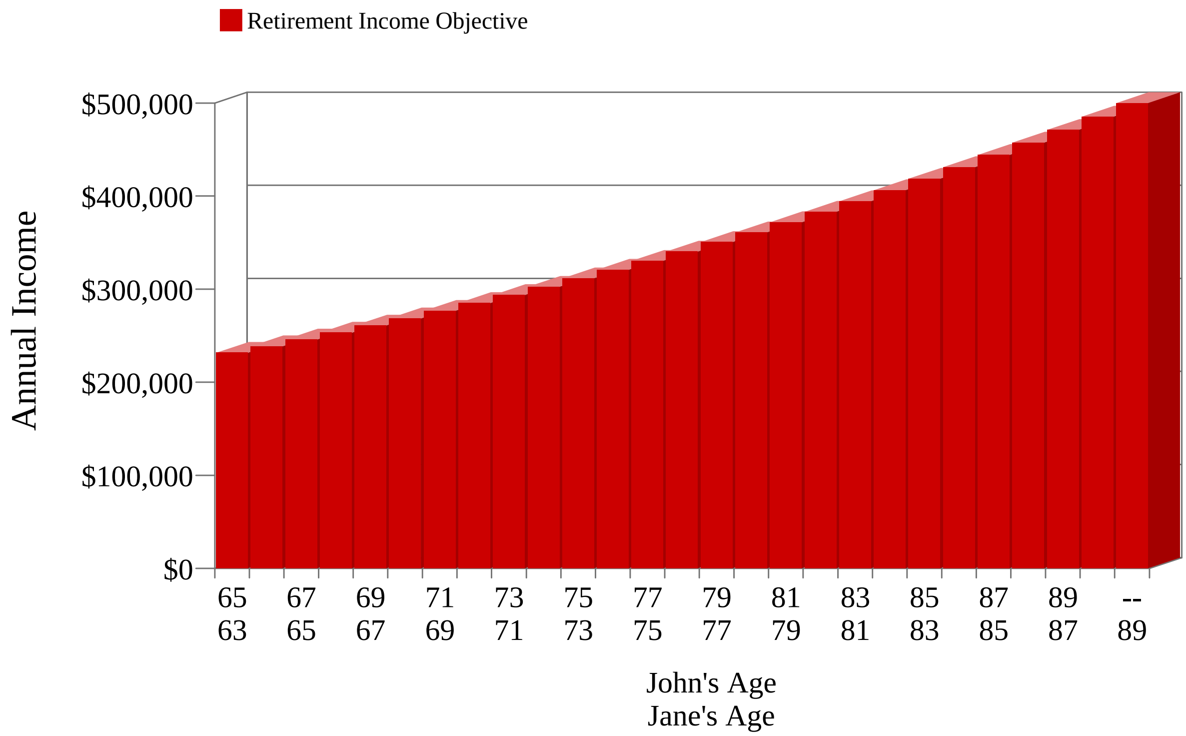
6. John will continue to contribute 10% ($833 / mo) to his 401(k) and the company will match up to 4% of salary ($333 / mo) until he retires at age 65.

7. Jane will continue to contribute 5% to her 403(b) until she retires at age 63. There is no company match.

8. Jane will continue to contribute $458 / mo to her Roth IRA until she retires at age 63.

Retirement Objective

How much do you need?



Assuming: John's mortality age 90, Jane's mortality age 90

Your retirement income objective has been illustrated above. Your objective in the first year of retirement results in the following:

Total annual income objective in first year of retirement	**$231,757**
*Total annual income objective in today's dollars**	*$90,000*

In order to meet your income objective throughout your retirement, the amount of money needed at the beginning of retirement, in an account earning 5.00%, would be the following:

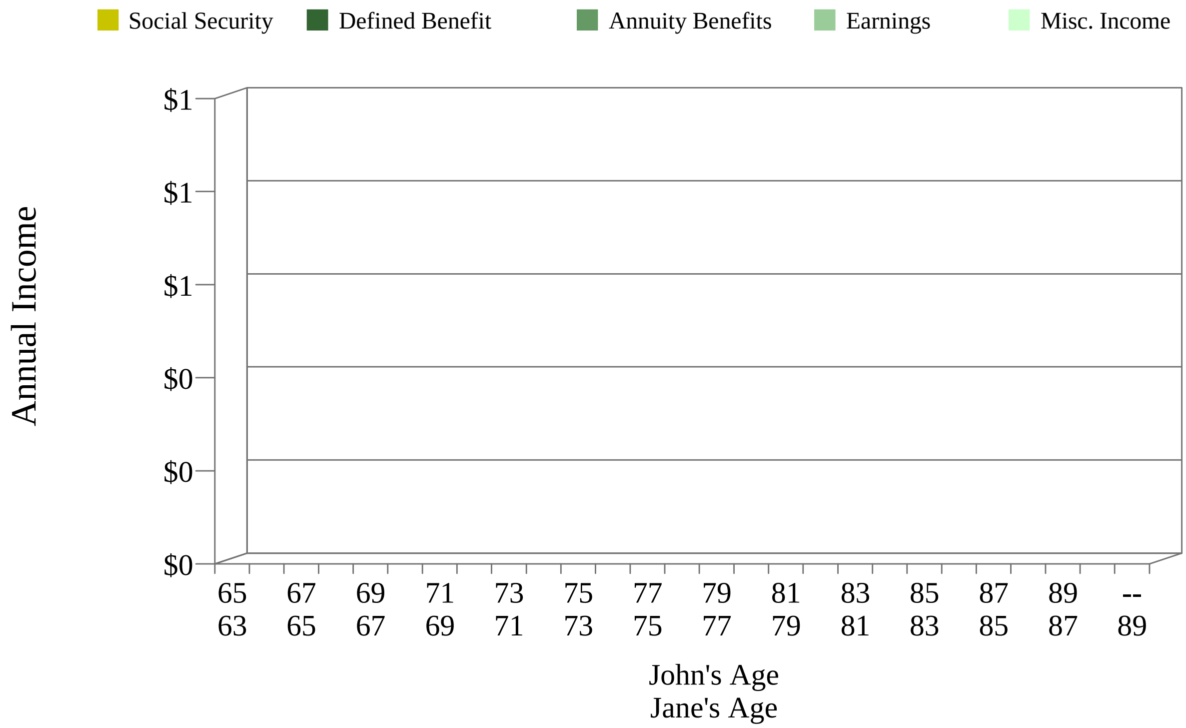
Total capitalized income objective	**$4,928,126**

The goal of the retirement analysis is to determine if your objective above can be met with expected income sources (e.g., Social Security) and withdrawals from assets (e.g., 401(k), IRA).

*Calculated using a long-term inflation rate of 3.00%.

Retirement Income Sources

What income will be available?



Assuming: John's mortality age 90, Jane's mortality age 90

Charted above are your expected income sources. Income sources will be guaranteed to varying degrees and should be matched to the appropriate needs. Social Security benefits, for example, could be viewed as fairly guaranteed when compared to the income from a personally managed rental property. Ideally, the ***most important needs*** should be covered by your ***most guaranteed income sources***, while less important needs can be covered by less guaranteed income and investment assets.

Generally in this analysis, income sources are used to pay expenses each year before withdrawals from assets are made. If there is more than enough income, the excess will be spent.

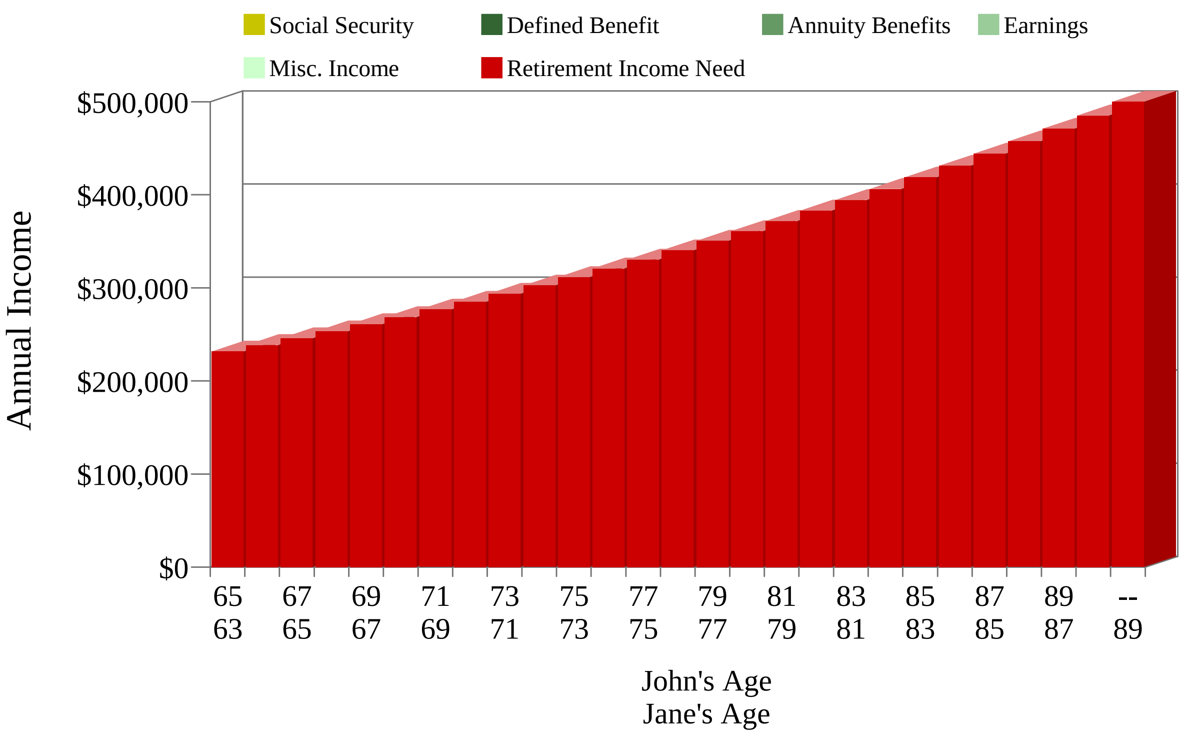
Retirement Income Sources Timeline

What income will be available?

	John						Jane					Total Income Sources
Age	Social Security	Defined Benefits	Annuity Benefits	Earnings	Misc.	Age	Social Security	Defined Benefits	Annuity Benefits	Earnings	Misc.	
65	$0	$0	$0	$0	$0	63	$0	$0	$0	$0	$0	$0
66	0	0	0	0	0	64	0	0	0	0	0	0
67	0	0	0	0	0	65	0	0	0	0	0	0
68	0	0	0	0	0	66	0	0	0	0	0	0
69	0	0	0	0	0	67	0	0	0	0	0	0
70	0	0	0	0	0	68	0	0	0	0	0	0
71	0	0	0	0	0	69	0	0	0	0	0	0
72	0	0	0	0	0	70	0	0	0	0	0	0
73	0	0	0	0	0	71	0	0	0	0	0	0
74	0	0	0	0	0	72	0	0	0	0	0	0
75	0	0	0	0	0	73	0	0	0	0	0	0
76	0	0	0	0	0	74	0	0	0	0	0	0
77	0	0	0	0	0	75	0	0	0	0	0	0
78	0	0	0	0	0	76	0	0	0	0	0	0
79	0	0	0	0	0	77	0	0	0	0	0	0
80	0	0	0	0	0	78	0	0	0	0	0	0
81	0	0	0	0	0	79	0	0	0	0	0	0
82	0	0	0	0	0	80	0	0	0	0	0	0
83	0	0	0	0	0	81	0	0	0	0	0	0
84	0	0	0	0	0	82	0	0	0	0	0	0
85	0	0	0	0	0	83	0	0	0	0	0	0
86	0	0	0	0	0	84	0	0	0	0	0	0
87	0	0	0	0	0	85	0	0	0	0	0	0
88	0	0	0	0	0	86	0	0	0	0	0	0
89	0	0	0	0	0	87	0	0	0	0	0	0
--	0	0	0	0	0	88	0	0	0	0	0	0
--	0	0	0	0	0	89	0	0	0	0	0	0

Income Applied to Retirement Objective

Can your retirement assets provide the rest?



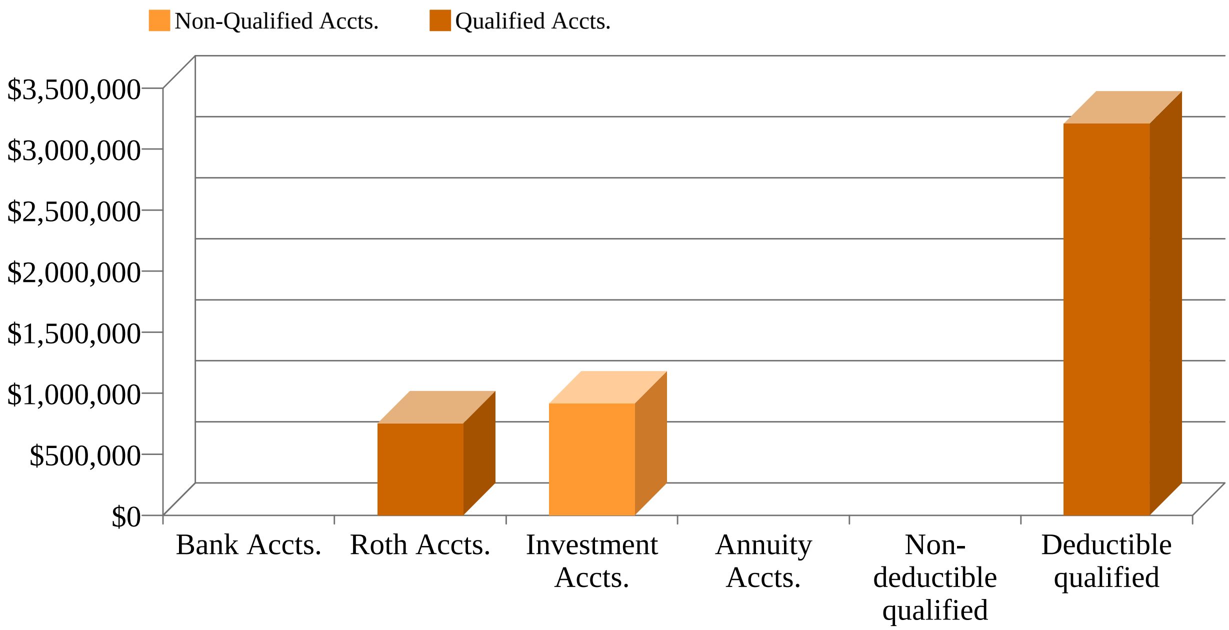
Assuming: John's mortality age 90, Jane's mortality age 90

In the chart above, the analysis has applied your expected income sources against your retirement income needs. In any year that a shortfall exists (where the total need is larger than the available income), the analysis will attempt to cover the shortfall through withdrawals from your retirement portfolio (e.g. 401(k), and IRA). In any year where there is more income than need, the excess income will be spent. The table below summarizes the analysis so far.

*Capitalized Value**	*Amount*	*% of Total*
Total capitalized income objective	$4,928,126	100%
Capitalized applied income sources	$0	0%
Capitalized amount needed from assets	**$4,928,126**	**100%**

*Capitalization is a way of treating a series of cash flows as a lump sum, deposited in a hypothetical account with a return of 5.00%.

Retirement Capital Available
How Much Will You Have at Retirement?



The capitalized value of your retirement need after applying available income sources is $4,928,126. This means that if you had this amount sitting in a taxable account at retirement earning 5.00%, your retirement needs would be covered. However, the types of assets you own (e.g., qualified accounts, investment accounts) and their expected return will significantly change the actual amount required. The retirement analysis will apply the assets listed below to your remaining retirement need to determine if your objective has been met.

Retirement Capital	Total Value at Retirement
Bank Accounts	$0
Roth Accounts	752,745
Investment Accounts	915,103
Deferred Annuity Accounts	0
Non-deductible Qualified Accounts	0
Deductible Qualified Accounts	3,208,201
Total Capital Available for Retirement	***$4,876,049***

These results are hypothetical and are not a promise of future performance.

Retirement Capital Available Details

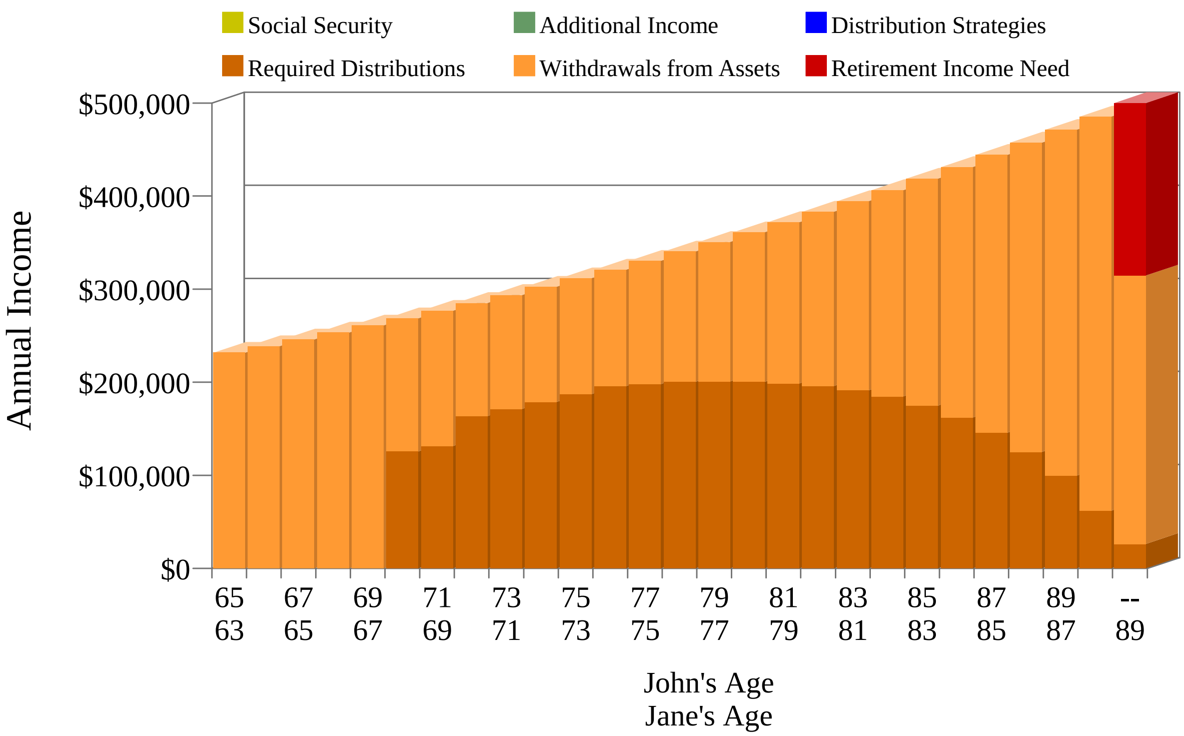
How Much Will You Have at Retirement?

Accounts	*Owner*	*Current Market Value*	*Total Value Today*	*Market Value at Retirement*	*Total Value at Retirement*
Roth Accounts					
B.E.S.T. Wealth Roth IRA	Client B	12,000		752,745	
Total			12,000		752,745
Investment Accounts					
B.E.S.T. Wealth Non-IRA Acct	Joint	105,000		915,103	
Total			105,000		915,103
Deductible Qualified Accounts					
ABC Company 401k	Client A	120,000		2,695,957	
Parkway 403b	Client B	25,000		512,244	
Total			145,000		3,208,201
Total Capital Available for Retirement			**$262,000**		**$4,876,049**

These results are hypothetical and are not a promise of future performance.

Retirement Analysis Results

Has the objective been met?



Assuming: John's mortality age 90, Jane's mortality age 90

Based on the analysis of your retirement needs, expected income sources and available assets, your objective will be satisfied until age 89. Out of 27 retirement years, 26 years had no unmet needs.

*Capitalized Value**	*Amount*	*% of Total*
Capitalized income objective	$4,928,126	100%
Capitalized applied income sources	$0	0%
Capitalized applied assets	$4,876,049	99%
Unmet Need	**$52,076**	**1%**

Below are several options to consider which might improve your results. As an alternative, a blend of saving more, spending less or earning more may be preferable for your situation:

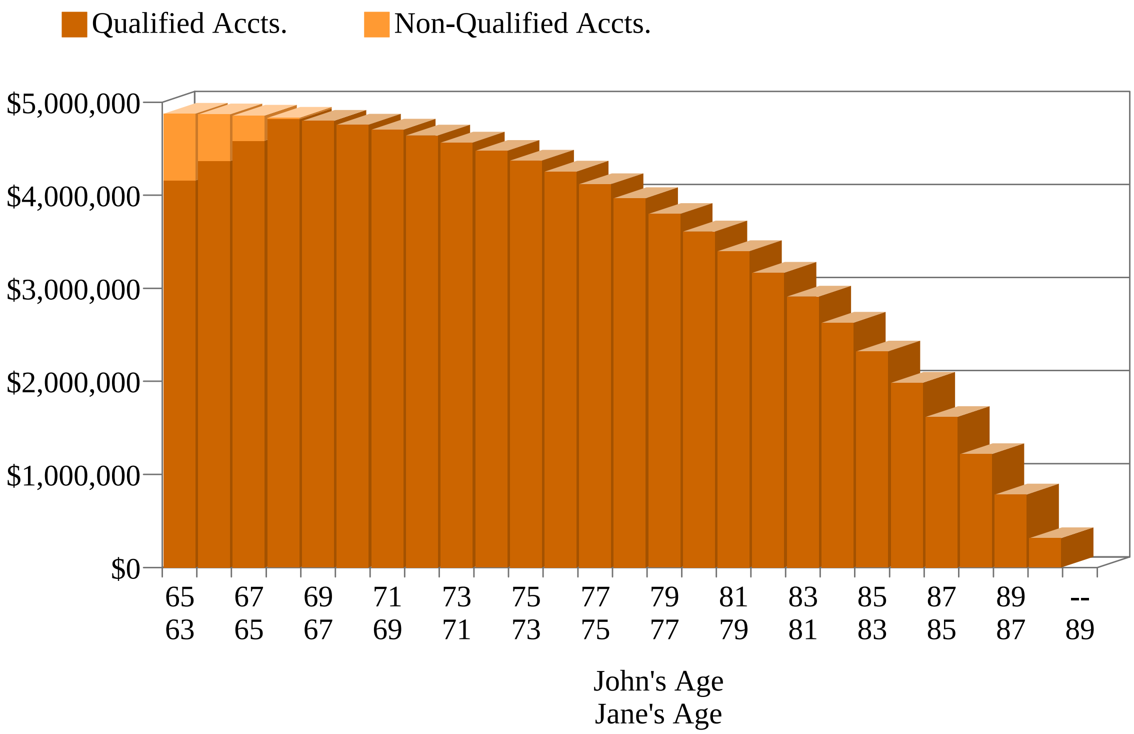
- **Increase average expected portfolio return from 6.40% to 6.42%**
- **Save $55 more per month (level) in a hypothetical account earning 5.00%**
- **Reduce desired future monthly income need from $19,313 to $19,109**

These results are hypothetical and are not a promise of future performance.

*Capitalization treats a series of cash flows as a lump sum, deposited in a hypothetical account with a return of 5.00%.

Retirement Capital Results

Assets At Work Over Time



Assuming: John's mortality age 90, Jane's mortality age 90

Portfolio performance is a key factor to retirement success. How much your portfolio provides will be dependent on four things: 1) How much you put in; 2) The amount and timing of withdrawals; 3) The types of investments (e.g., tax-advantaged); and 4) The growth of your portfolio as compared to inflation.

Performance Milestones	*Amount*
Average expected portfolio return	6.40%
Retirement capital today	**$262,000**
Pre-retirement portfolio additions	$703,488
Pre-retirement portfolio withdrawals	$0
Pre-retirement portfolio growth	$3,910,561
Capital available at retirement	**$4,876,049**
Portfolio additions during retirement	$0
Portfolio withdrawals during retirement	$9,249,594
Portfolio growth during retirement	$4,373,545
Capital remaining at end of plan	**$0**

These results are hypothetical and are not a promise of future performance.

Retirement Capital Results Timeline

Contributions, Withdrawals and Growth

	Additions to Portfolio		Withdrawals from Portfolio					
Age	Total Contribu- tions	Lump Sum Amounts	Distribution Strategies	Required Minimum Distributions	Withdrawals for Need	Other Withdrawals	Total Growth	Total Portfolio Balance
					Beginning Balance			$262,000
33 / 31	$21,984	$0	$0	$0	$0	$0	$19,879	$303,863
34 / 32	21,984	0	0	0	0	0	22,809	348,656
35 / 33	21,984	0	0	0	0	0	25,945	396,585
36 / 34	21,984	0	0	0	0	0	29,300	447,869
37 / 35	21,984	0	0	0	0	0	32,890	502,742
38 / 36	21,984	0	0	0	0	0	36,731	561,457
39 / 37	21,984	0	0	0	0	0	40,841	624,282
40 / 38	21,984	0	0	0	0	0	45,239	691,505
41 / 39	21,984	0	0	0	0	0	49,944	763,433
42 / 40	21,984	0	0	0	0	0	54,979	840,396
43 / 41	21,984	0	0	0	0	0	60,367	922,747
44 / 42	21,984	0	0	0	0	0	66,131	1,010,862
45 / 43	21,984	0	0	0	0	0	72,299	1,105,145
46 / 44	21,984	0	0	0	0	0	78,899	1,206,028
47 / 45	21,984	0	0	0	0	0	85,961	1,313,973
48 / 46	21,984	0	0	0	0	0	93,517	1,429,474
49 / 47	21,984	0	0	0	0	0	101,602	1,553,060
50 / 48	21,984	0	0	0	0	0	110,253	1,685,297
51 / 49	21,984	0	0	0	0	0	119,510	1,826,791
52 / 50	21,984	0	0	0	0	0	129,414	1,978,189
53 / 51	21,984	0	0	0	0	0	140,012	2,140,186
54 / 52	21,984	0	0	0	0	0	151,352	2,313,521
55 / 53	21,984	0	0	0	0	0	163,485	2,498,991
56 / 54	21,984	0	0	0	0	0	176,468	2,697,443
57 / 55	21,984	0	0	0	0	0	190,360	2,909,787
58 / 56	21,984	0	0	0	0	0	205,224	3,136,995
59 / 57	21,984	0	0	0	0	0	221,129	3,380,107
60 / 58	21,984	0	0	0	0	0	238,146	3,640,238
61 / 59	21,984	0	0	0	0	0	256,356	3,918,577
62 / 60	21,984	0	0	0	0	0	275,839	4,216,401
63 / 61	21,984	0	0	0	0	0	296,687	4,535,071
64 / 62	21,984	0	0	0	0	0	318,994	4,876,049
65 / 63	0	0	0	0	231,757	0	232,215	4,876,507
66 / 64	0	0	0	0	238,710	0	231,890	4,869,686
67 / 65	0	0	0	0	245,871	0	231,191	4,855,005
68 / 66	0	0	0	0	253,248	0	230,088	4,831,846
69 / 67	0	0	0	0	260,845	0	228,550	4,799,551
70 / 68	0	0	0	125,577	143,094	0	226,544	4,757,424
71 / 69	0	0	0	131,358	145,373	0	224,035	4,704,728
72 / 70	0	0	0	163,693	121,340	0	220,985	4,640,681
73 / 71	0	0	0	171,189	122,394	0	217,355	4,564,452
74 / 72	0	0	0	179,002	123,389	0	213,103	4,475,164
75 / 73	0	0	0	187,141	124,322	0	208,185	4,371,887
76 / 74	0	0	0	195,616	125,191	0	202,554	4,253,634
77 / 75	0	0	0	198,077	132,354	0	196,160	4,119,364
78 / 76	0	0	0	200,215	140,129	0	188,951	3,967,971
79 / 77	0	0	0	200,657	149,897	0	180,871	3,798,288

Continued...

	Additions to Portfolio		Withdrawals from Portfolio					
Age	***Total Contribu-tions***	***Lump Sum Amounts***	***Distribution Strategies***	***Required Minimum Distributions***	***Withdrawals for Need***	***Other Withdrawals***	***Total Growth***	***Total Portfolio Balance***
					Beginning Balance			$262,000
80 / 78	0	0	0	200,331	160,739	0	171,861	3,609,079
81 / 79	0	0	0	198,735	173,167	0	161,859	3,399,035
82 / 80	0	0	0	195,792	187,268	0	150,799	3,166,774
83 / 81	0	0	0	191,222	203,329	0	138,611	2,910,833
84 / 82	0	0	0	184,686	221,702	0	125,222	2,629,667
85 / 83	0	0	0	174,772	243,808	0	110,554	2,321,642
86 / 84	0	0	0	161,995	269,142	0	94,525	1,985,030
87 / 85	0	0	0	145,616	298,455	0	77,048	1,618,007
88 / 86	0	0	0	125,112	332,281	0	58,031	1,218,644
89 / 87	0	0	0	99,620	371,495	0	37,376	784,906
-- / 88	0	0	0	61,804	423,445	0	14,983	314,640
-- / 89	0	0	0	26,220	288,420	0	0	0

The highlighted row indicates the beginning of retirement.
These results are hypothetical and are not a promise of future performance.

Education Goals

B.E.S.T. Wealth Management, LLC
September 30, 2013

John and Jane Doe
Presented by: Brad E.S. Tinnon, CFP®

EDUCATION ASSUMPTIONS

1. Child will attend University of Missouri – St. Louis for four years at a current yearly cost of $9,314 per child (tuition and books only; room and board not included).

2. A 7% inflation factor is given to education costs.

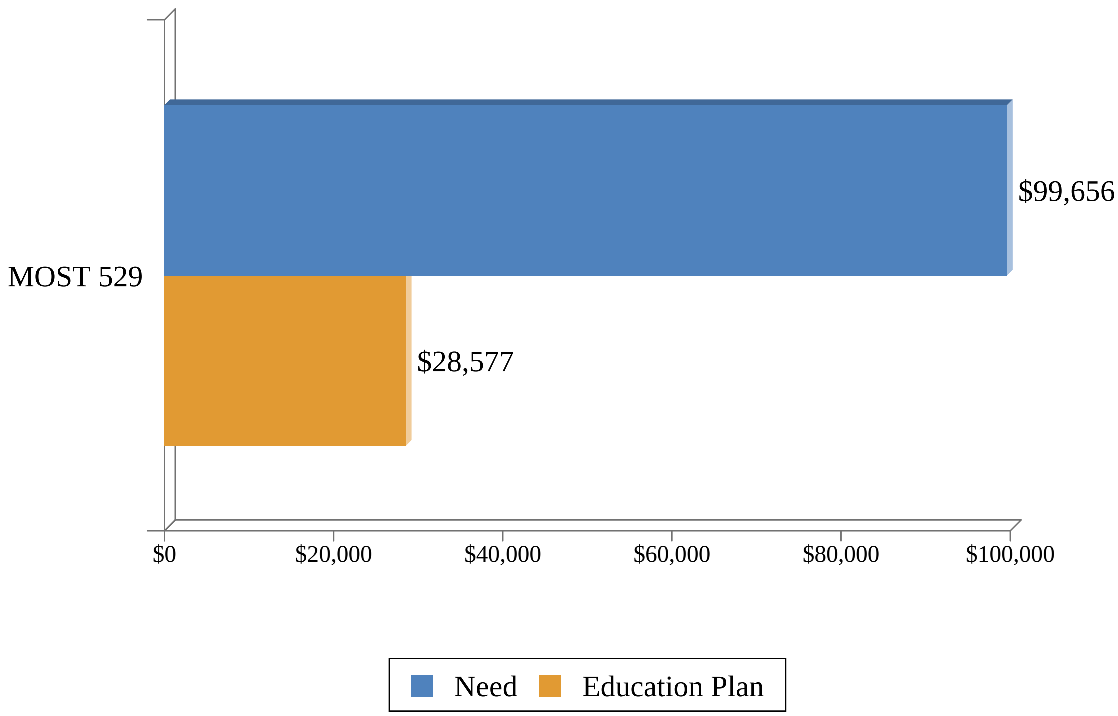
3. Analysis assumes that you have assets totaling $15,000 for education goal.

4. All education assets were assigned a rate of return of 5%.

5. There are currently no monthly contributions made toward education investments.

Education Goals

Total Education Need $99,656
Your Education Plan Provides $28,577



This graph illustrates the projected capital needed to meet your education objectives and how your projected current savings and investments are helping meet the objectives.

		Funding Alternatives[1]		
Name	***Amount Needed Per Year (Today's $)***	***Additional Sum[1]***	***Additional Monthly Level Savings***	***Additional Monthly Inflating Savings[2]***
MOST 529	$9,314	$33,991	$239	$193
Totals	**$9,314**	**$33,991**	**$239**	**$193**

[1] Single-sum investment alternative assumes that existing savings will continue and Funding Alternatives earn an assumed rate of return of 5.00%.
[2] The amount shown is for the first year only; this amount must be increased annually by the assumed inflation rate of 3.00%.
These results are hypothetical and are not a promise of future performance.

Education Goals
Summary

Education Goals:

Goal Number	Name	School	Annual Amount Needed	Years Until Needed	Years Needed	Inflated at	Amount Needed Future Dollars
1	MOST 529	University of Missouri: St. Louis	$9,314	13	4	7.00%	$99,656
		Total amount needed - future dollars					**$99,656**

Assets and Savings Available:

Accounts	Current Market Value	Monthly Savings Amount	Year Savings Start	Number of Years to Save	Assigned to Goal
MOST 529					
MO MOST 529	$15,000	$0	2013	17	1
Total	**$15,000**				

Funding Alternatives:

	Amount Needed Future Dollars	Existing Plan Provides	Additional Amount Needed[1] Single Sum	Additional Amount Needed[1] Monthly Level Savings	Additional Amount Needed[1] Monthly Inflating Savings[2]
MOST 529	$99,656	$28,577	$33,991	$239	$193
Total	**$99,656**	**$28,577**	**$33,991**	**$239**	**$193**

[1] All additional savings begin today and assume a rate of return of 5.00%.
[2] Inflating savings will increase annually by 3.00%.

Education Goals

Existing Plan

for MOST 529

Amount needed

$9,314 per year needed in 13 years for 4 years inflating annually at 7.00%

Needed in year 1 of goal, $9,314 inflated by 7.00%	=	$22,445
Needed in year 2 of goal, $9,314 inflated by 7.00%	=	24,016
Needed in year 3 of goal, $9,314 inflated by 7.00%	=	25,698
Needed in year 4 of goal, $9,314 inflated by 7.00%	=	27,496
Total amount needed		**$99,656**

Capital available

Accounts	*Current Market Value*	*Monthly Savings*	*Assumed Rate of Return*	*Amount Applied To Goals*
MOST 529	$15,000	$0	5.00%	$28,577
Total	**$15,000**			**$28,577**

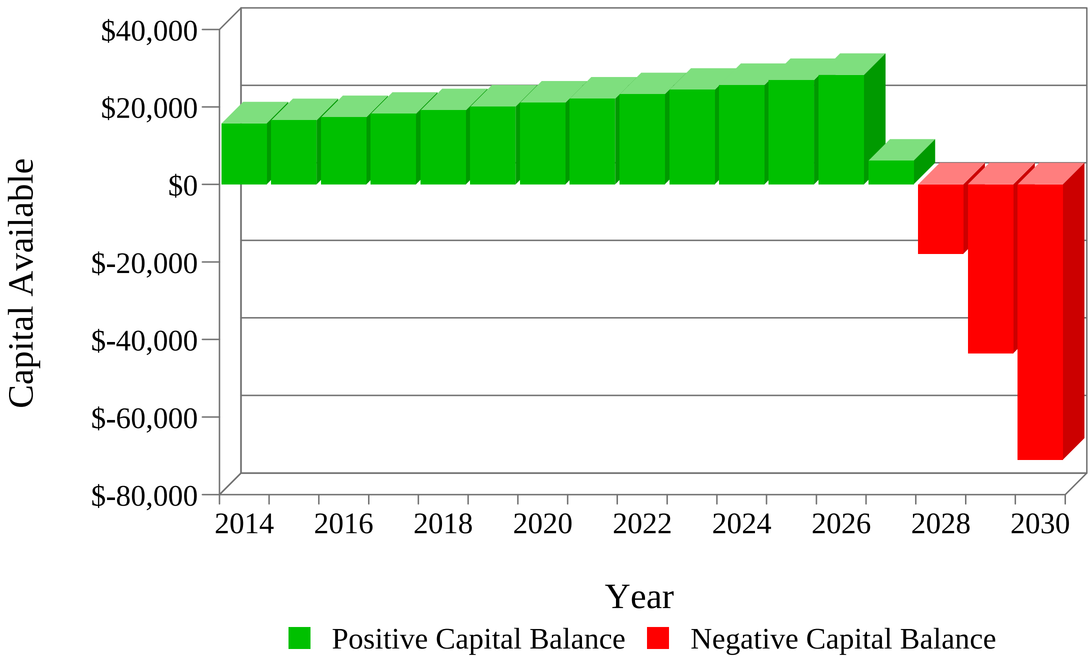
Distribution Plan:

	Year 1	**Year 2**	**Year 3**	**Year 4**
MOST 529	$22,445	$6,131	$0	$0
Total Withdrawals	22,445	6,131	0	0
Liabilities	0	0	0	0
Net for Goal	22,445	6,131	0	0
(Shortfall)	**$0**	**($17,885)**	**($25,698)**	**($27,496)**

Education Goal

Capital Analysis

for MOST 529: University of Missouri: St. Louis



Current assets available	$15,000
Current monthly savings	$0
Current plan provides	$28,577
Total need[1]	$99,656
Funding Alternatives [2]	
Single sum investment	$33,991
Additional level monthly savings	$239
Additional inflating monthly savings[4]	$193

[1] Assumes that the cost will increase annually by 7.00%
[2] Assumes that the additional savings earn a rate of return of 5.00%. All alternatives are in addition to the current savings.
[4] The amount shown is for the first year only; the savings must increase annually by 3.00%.
These results are hypothetical and are not a promise of future performance.

Education Goal

Timeline

for MOST 529: University of Missouri: St. Louis

Year	*Annual Need*	*Annual Savings*	*Capital Earnings*	*Lump Sum*	*Capital Withdrawals*	*Change in Liabilities*	*Capital Available*
						Today:	$15,000
2013	$0	$0	$750	$0	$0	$0	$15,750
2014	0	0	788	0	0	0	16,538
2015	0	0	827	0	0	0	17,364
2016	0	0	868	0	0	0	18,233
2017	0	0	912	0	0	0	19,144
2018	0	0	957	0	0	0	20,101
2019	0	0	1,005	0	0	0	21,107
2020	0	0	1,055	0	0	0	22,162
2021	0	0	1,108	0	0	0	23,270
2022	0	0	1,163	0	0	0	24,433
2023	0	0	1,222	0	0	0	25,655
2024	0	0	1,283	0	0	0	26,938
2025	0	0	1,347	0	0	0	28,285
2026	22,445	0	292	0	22,445	0	6,131
2027	24,016	0	0	0	6,131	17,885	(17,885)
2028	25,698	0	0	0	0	25,698	(43,583)
2029	27,496	0	0	0	0	27,496	(71,079)

These results are hypothetical and are not a promise of future performance.

Survivor Needs

B.E.S.T. Wealth Management, LLC
September 30, 2013

John and Jane Doe
Presented by: Brad E.S. Tinnon, CFP®

SURVIVOR NEEDS ASSUMPTIONS
(John unexpectedly passes away)

1. Monthly expenses estimated to be $6,000 ($7,500 per month with taxes factored in) until age 90.

2. Combined federal / state tax rate of 20% utilized.

3. Jane will continue to work until her age 65 earning $4,167 per month. Income is assumed to increase 3% per year.

4. The calculation includes John's current life insurance death benefits totaling $300,000.

5. Mortgage and non-mortgage debt will be paid.

6. College funding will NOT be provided.

7. Your plan provides for funeral expenses of $15,000.

8. Your life insurance proceeds are anticipated to grow at 5% annually.

9. Social Security survivor benefits were factored into the analysis:

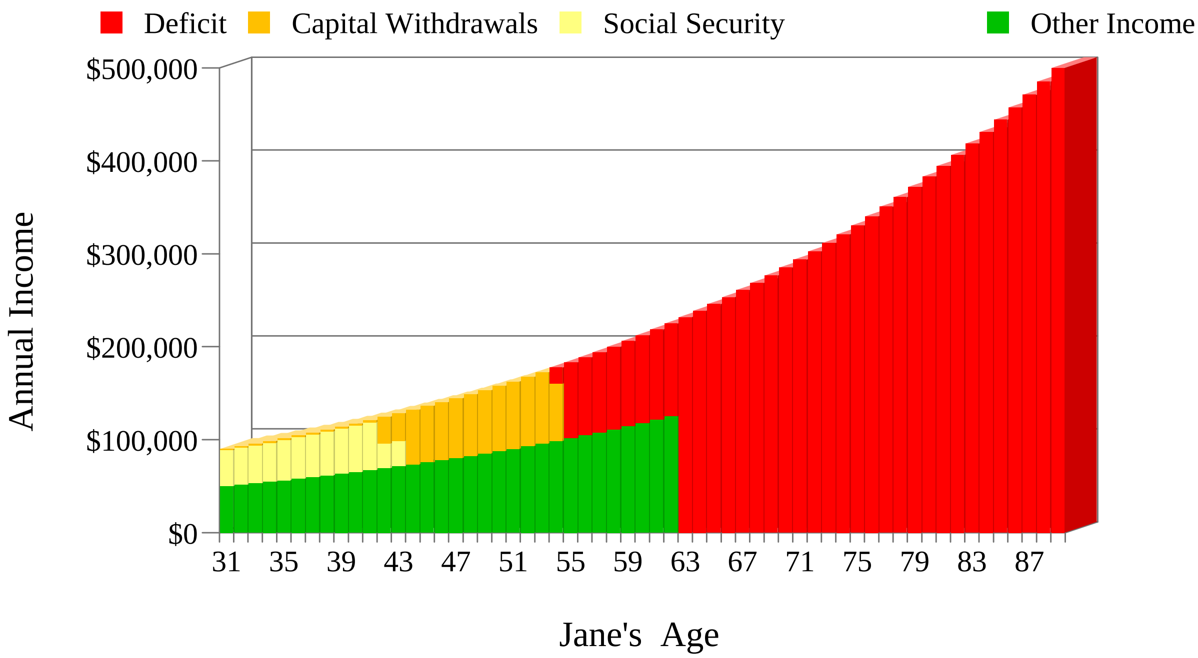
    a. $3,200 / mo – today until 2024
    b. $1,600 / mo – 2024 until 2026

10. All retirement assets are immediately available to fund needs of Jane if needed.

11. Jane will not continue to make retirement contributions to her 403(b) as her income is not enough to cover monthly expenses.

Survivor Needs
Capital Analysis

In the event of John's Death



Income needs:

At Jane's age:	31	45	63
Annual income desired	$90,000	$136,133	$231,757
Income available:	88,404	75,636	0
Annual surplus/(shortage)	**($1,596)**	**($60,498)**	**($231,757)**
Assets available at John's death			$283,000
Life insurance death benefits			300,000

Total capital available	$583,000
Immediate Cash needs	(225,000)
Net capital available for income needs	**$358,000**

Additional capital needed today to fund all income shortages and provide for your survivor's needs until Jane's age 90 is $1,244,989.[1]

These results are hypothetical and are not a promise of future performance.

[1] Assumes amount is deposited in the asset designated to receive life insurance benefits, with an initial expected return of 5.00%.

Survivor Needs

Summary

In the event of John's Death

Income Needs:	**At Jane's age:**		
	31	45	63
Expenses	$90,000	$136,133	$231,757
Income Available:			
Employment	50,004	75,636	0
Social Security Survivor	38,400	0	0
Social Security Survivor	0	0	0
Annual Surplus/(Shortage)	**($1,596)**	**($60,498)**	**($231,757)**

Capital Available:	
Assets Available	$283,000
Life Insurance Death Benefits	300,000
Total Capital Available	$583,000
Additional Cash Needs:	
Debts/Liabilities	$225,000
Emergency Reserve Fund	0
Total additional cash needs	($225,000)
Net capital available for income needs	**$358,000**

Your survivor needs goal coverage is 64% based on a total capitalized objective of $3,430,749. Additional capital needed today to fund all income shortages and provide for your survivor's needs until Jane's age 90 is $1,244,989.[1]

[1] Assumes amount is deposited in the asset designated to receive life insurance benefits, with an initial expected return of 5.00%.

Survivor Needs

Income Sources

In the event of John's Death

Income Source	Initial Annual Amount	Percent Available	Amount Available	At Jane's Age	Ending Age	Annual Increase
Jane's Earnings	$50,004	100%	$50,004	31	45	3.00%
Jane's Earnings	75,636	100%	75,636	45	63	3.00%
Social Security Survivor	38,400	100%	38,400	31	42	3.00%
Social Security Survivor	26,577	100%	26,577	42	44	3.00%

Survivor Needs

Capital Available

In the event of John's Death

Life Insurance		*Net Death Benefit*
ABC Company Group Policy		$300,000
	Total	**$300,000**

Assets		*Amount Available*
First Bank Checking		3,000
First Bank Savings		18,000
ABC Company 401k		
ABC Company 401k		120,000
B.E.S.T. Wealth Roth IRA		
B.E.S.T. Wealth Roth IRA		12,000
Parkway 403b		
Parkway 403b		25,000
B.E.S.T. Wealth Non-IRA Acct		
B.E.S.T. Wealth Non-IRA Acct		105,000
	Total	**$283,000**

Total Assets and Life Insurance	**$583,000**

SURVIVOR NEEDS ASSUMPTIONS
(Jane unexpectedly passes away)

1. Monthly expenses estimated to be $6,000 ($7,500 per month with taxes factored in) until age 90.

2. Combined federal / state tax rate of 20% utilized.

3. John will continue to work until his age 65 earning $8,334 per month. Income is assumed to increase 3% per year.

4. The calculation includes Jane's current life insurance death benefits totaling $50,000.

5. Mortgage and non-mortgage debt will be paid.

6. College funding will NOT be provided.

7. Your plan provides for funeral expenses of $15,000.

8. Your life insurance proceeds are anticipated to grow at 5% annually.

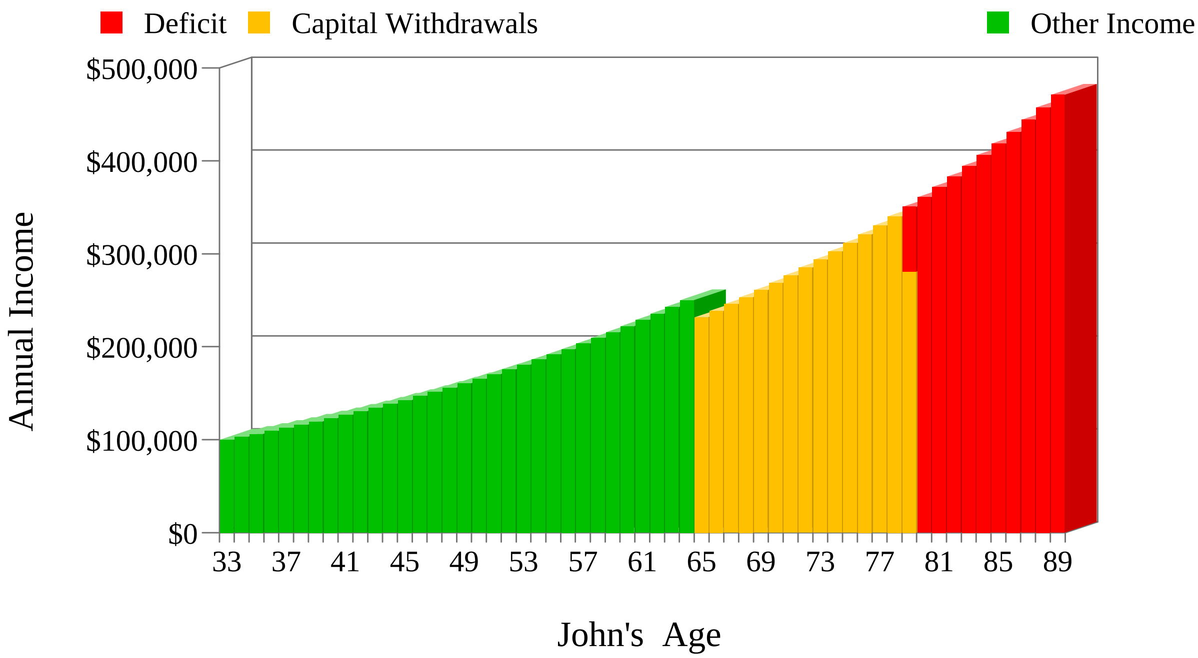
9. Social Security survivor benefits were NOT factored into the analysis since Jane does not participate in the Social Security system due to being a teacher.

10. All retirement assets are immediately available to fund needs of John if needed.

11. John will continue to make retirement contributions until his age 65.

Survivor Needs
Capital Analysis

In the event of Jane's Death Today



Income needs:

At John's age:	33	47	65	
Annual income desired	$90,000	$136,133	$231,757	
Income available:	100,008	151,271	0	
Annual surplus/(shortage)	**$10,008**	**$15,138**	**($231,757)**	
Assets available at Jane's death			$283,000	
Life insurance death benefits			100,000	
Total capital available				$383,000
Immediate Cash needs				(225,000)
Net capital available for income needs				**$158,000**

Additional capital needed to fund all income shortages and provide for your survivor's needs until John's age 90 is $297,186.[1]

These results are hypothetical and are not a promise of future performance.

[1] Assumes amount is deposited in the asset designated to receive life insurance benefits, with an initial expected return of 5.00%.

Survivor Needs

Summary

In the event of Jane's Death

Income Needs:	**At John's age:**		
	33	47	65
Expenses	$90,000	$136,133	$231,757
Income Available:			
Employment	100,008	151,271	0
Annual Surplus/(Shortage)	**$10,008**	**$15,138**	**($231,757)**

Capital Available:	
Assets Available	$283,000
Life Insurance Death Benefits	100,000
Total Capital Available	$383,000
Additional Cash Needs:	
Debts/Liabilities	$225,000
Emergency Reserve Fund	0
Total additional cash needs	($225,000)
Net capital available for income needs	**$158,000**

Your survivor needs goal coverage is 91% based on a total capitalized objective of $3,371,177. Additional capital needed to fund all income shortages and provide for your survivor's needs until John's age 90 is $297,186.[1]

[1] Assumes amount is deposited in the asset designated to receive life insurance benefits, with an initial expected return of 5.00%.

Survivor Needs

Income Sources

In the event of Jane's Death

Income Source	Initial Annual Amount	Percent Available	Amount Available	At John's Age	Ending Age	Annual Increase
John's Earnings	$100,008	100%	$100,008	33	47	3.00%
John's Earnings	151,271	100%	151,271	47	65	3.00%

Survivor Needs

Capital Available

In the event of Jane's Death

Life Insurance		*Net Death Benefit*
Spousal Group		$100,000
	Total	**$100,000**

Assets		*Amount Available*
First Bank Checking		3,000
First Bank Savings		18,000
ABC Company 401k		
ABC Company 401k		120,000
B.E.S.T. Wealth Roth IRA		
B.E.S.T. Wealth Roth IRA		12,000
Parkway 403b		
Parkway 403b		25,000
B.E.S.T. Wealth Non-IRA Acct		
B.E.S.T. Wealth Non-IRA Acct		105,000
	Total	**$283,000**

Total Assets and Life Insurance	**$383,000**

Life Expectancy Table

Life Expectancy in Years

At Age	Male	Female
0	75.38	80.43
1	74.94	79.92
2	73.98	78.95
3	73.00	77.97
4	72.02	76.99
5	71.03	76.00
	~	~
6	70.04	75.01
7	69.05	74.02
8	68.06	73.03
9	67.07	72.04
10	66.08	71.04
	~	~
11	65.09	70.05
12	64.09	69.06
13	63.10	68.07
14	62.12	67.08
15	61.14	66.09
	~	~
16	60.18	65.11
17	59.22	64.13
18	58.27	63.15
19	57.33	62.18
20	56.40	61.20
	~	~
21	55.47	60.23
22	54.54	59.26
23	53.63	58.29
24	52.71	57.32
25	51.78	56.35
	~	~
26	50.86	55.38
27	49.93	54.40
28	49.00	53.44
29	48.07	52.47

At Age	Male	Female
30	47.13	51.50
31	46.20	50.53
32	45.27	49.56
33	44.33	48.60
34	43.40	47.64
35	42.47	46.68
	~	~
36	41.54	45.72
37	40.61	44.76
38	39.68	43.81
39	38.76	42.86
40	37.84	41.91
	~	~
41	36.93	40.97
42	36.02	40.03
43	35.12	39.10
44	34.22	38.17
45	33.33	37.24
	~	~
46	32.45	36.32
47	31.57	35.41
48	30.71	34.50
49	29.84	33.59
50	28.99	32.69
	~	~
51	28.15	31.80
52	27.32	30.91
53	26.49	30.02
54	25.68	29.14
55	24.87	28.27
	~	~
56	24.06	27.40
57	23.26	26.53
58	22.48	25.67
59	21.69	24.82

At Age	Male	Female
60	20.92	23.97
61	20.16	23.14
62	19.40	22.31
63	18.66	21.49
64	17.92	20.69
65	17.19	19.89
	~	~
66	16.48	19.10
67	15.77	18.32
68	15.08	17.55
69	14.40	16.79
70	13.73	16.05
	~	~
71	13.08	15.32
72	12.44	14.61
73	11.82	13.91
74	11.21	13.22
75	10.62	12.55
	~	~
76	10.04	11.90
77	9.48	11.26
78	8.94	10.63
79	8.41	10.03
80	7.90	9.43
	~	~
81	7.41	8.86
82	6.94	8.31
83	6.49	7.77
84	6.06	7.26
85	5.65	6.77
	~	~
86	5.26	6.31
87	4.89	5.87
88	4.55	5.45
89	4.22	5.06

Source: Social Security Administration, Period Life Table, 2007 updated April 10, 2012.