

Nick and Chelsea Cameron

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**Your Financial Plan**

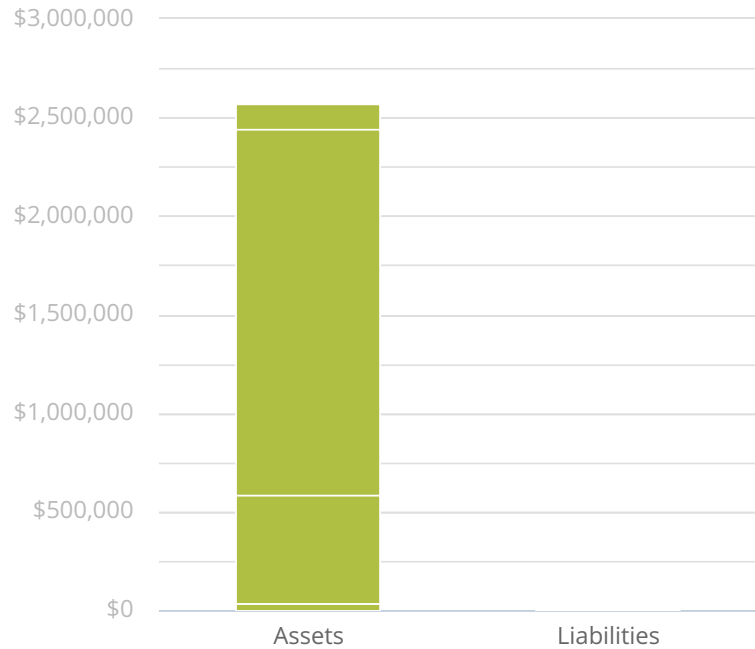
**Prepared by:**

Brian D'Aprile, MBA, AAMS  
WealthStrategies Financial Advisors, LLC  
March 18, 2015

# Net Worth Report (Summary)

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Net Worth **\$2,559,551**



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## Assets

- Cash \$126,900
  - Investments \$1,855,951
  - Real Estate \$550,000
  - Business Assets \$37,500
- Total Assets **\$2,570,351**

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## Liabilities

- Credit Cards \$10,800
- Total Liabilities **\$10,800**

# Net Worth Report (Detailed)

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## Assets

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• Cash	\$126,900
Ally Bank	52,000
Ally Bank	74,900
• Investments	\$1,855,951
FOLIOfn Joint Brokerage	96,895
Betterment Brokerage	207,396
Betterment IRA	188,044
Prosper Brokerage	44,535
Fidelity IRA	128,686
U of M 403b Base	67,944
U of M 403b Supplemental	187,311
U of M 401a	140,044
Prosper IRA	169,364
Prosper IRA	151,957
WealthStrategies 401k	183,507
WSIS 401k	19,698
MESP   Brooke   Grandparents	17,141
MESP   Samantha   Grandparents	20,623
MESP   Brooke   Parents	20,753
MESP   Samantha   Parents	24,010
Custodial - Ben	0
Custodial - Owen	0
Revocable Trust	0

## Liabilities

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• Credit Cards	\$10,800
American Express	9,600
Chase Bank	1,200
Total Liabilities	<b>\$10,800</b>

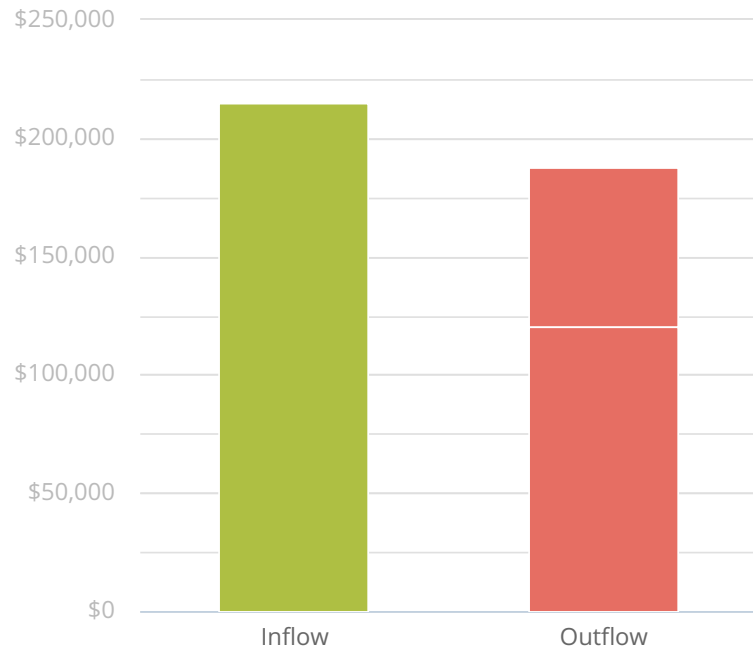
Traditional IRA	0
Traditional IRA	0
***0154	0
***2863	188,044
MANAGED ALLOCATION OPTION - 1932	0
MODERATE AGE-BASED OPT AGE 4-7 - 1931	0
MODERATE AGE-BASED OPT AGE 12-14 - 1927	0
MODERATE AGE-BASED OPT AGE 12-14 - 1927	0
MODERATE AGE-BASED OPTION 11-12 - 2313	0
MODERATE AGE-BASED OPTION 16 - 2316	0
MODERATE AGE-BASED OPT AGE 15-17 - 1926	0
MODERATE AGE-BASED OPT AGE 8-11 - 1929	0
MODERATE AGE-BASED OPT AGE 8-11 - 1929	0
MODERATE AGE-BASED OPT AGE 4-7 - 1931	0
MODERATE AGE-BASED OPTION 15 - 2315	0
MODERATE AGE-BASED OPT AGE 8-11 - 1929	0
MODERATE AGE-BASED OPT AGE 12-14 - 1927	0
MODERATE AGE-BASED OPTION 11-12 - 2313	0
MODERATE AGE-BASED OPT AGE 8-11 - 1929	0
MODERATE AGE-BASED OPT AGE 4-7 - 1931	0
MODERATE AGE-BASED OPT AGE 8-11 - 1929	0
MODERATE AGE-BASED OPTION 16 - 2316	0
MODERATE AGE-BASED OPT AGE 15-17 - 1926	0
MODERATE AGE-BASED OPT AGE 12-14 - 1927	0
MODERATE AGE-BASED OPTION 15 - 2315	0
MANAGED ALLOCATION OPTION - 1932	0
• Real Estate	\$550,000
745 Novi St House	550,000

• Business Assets	\$37,500
MVP Draft Investment	37,500
Total Assets	<b>\$2,570,351</b>

# Cash Flow Report (Summary)

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Net Cash Flow **\$27,252**



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## Inflow

- Employment Income **\$215,000**

Total Inflow **\$215,000**

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## Outflow

- Tax & Payroll **\$67,748**

- Living Expenses **\$120,000**

Total Outflow **\$187,748**

# Cash Flow Report (Detailed)

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## Inflow

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• Employment Income	\$215,000
Nick's Employment Income	90,000
Nick's Employment Income	15,000
Chelsea's Employment Income	110,000
Total Inflow	<b>\$215,000</b>

## Outflow

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• Tax & Payroll	\$67,748
State Tax	8,970
Federal Tax	44,740
FICA	10,167
Investment Income Tax	3,414
Capital Gains Tax	457
• Living Expenses	\$120,000
Current Living Expenses	120,000
Total Outflow	<b>\$187,748</b>

## Projected Cash Flow

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	2016	2017	2018	2019	2020
Nick's Age	52	53	54	55	56
Chelsea's Age	49	50	51	52	53
<b>Inflow</b>					
Employment Incomes	\$215,000	\$221,100	\$227,421	\$233,974	\$240,771
Social Security Incomes	\$0	\$0	\$0	\$0	\$0
Other Incomes	\$0	\$0	\$0	\$0	\$0
Distributions	\$0	\$0	\$0	\$0	\$0
Total Inflow	<b>\$215,000</b>	<b>\$221,100</b>	<b>\$227,421</b>	<b>\$233,974</b>	<b>\$240,771</b>
<b>Outflow</b>					
Taxes	\$68,421	\$70,639	\$72,941	\$76,164	\$78,703
Living Expenses	\$120,000	\$141,900	\$145,920	\$170,901	\$211,216
Goal Contributions	\$10,512	\$10,512	\$10,512	\$10,512	\$0
Total Outflow	<b>\$198,933</b>	<b>\$223,051</b>	<b>\$229,374</b>	<b>\$257,578</b>	<b>\$289,919</b>
<b>Net Cash Flow</b>	<b>\$16,067</b>	<b>\$1,951</b>	<b>\$1,953</b>	<b>\$23,604</b>	<b>\$49,148</b>



# Retirement

Retire at 60, spend 90% of today's living expenses

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## Recommended Additional Savings

\$0 / month

Current Monthly Savings: \$0 / month

## Recommended Asset Allocation

Moderate

Current Funding ?

79%  
on track Age 87

Proposed Funding ?

113% Fully funded  
on track

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## Action Steps

- Considering your available cash flow, we don't suggest you save any additional amount for Retirement

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## Additional Tips

- Consider reducing your expenses for retirement

# Brooke's Education

Enroll at a public in state college at 19

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## Recommended Additional Savings

\$0 / month

Current Monthly Savings: \$0 / month

## Recommended Asset Allocation

Moderate

## Current Funding

51% 3 years  
on track

## Proposed Funding

56% 3 years  
on track

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## Action Steps

- Considering your available cash flow, we don't suggest you save any additional amount for Brooke's Education

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## Additional Tips

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# Samantha's Education

Enroll at a public in state college at 18

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## Recommended Additional Savings

\$0 / month

Current Monthly Savings: \$0 / month

## Recommended Asset Allocation

Moderate

## Current Funding

57% 3 years  
on track

## Proposed Funding

66% 3 years  
on track

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## Action Steps

- Considering your available cash flow, we don't suggest you save any additional amount for Samantha's Education

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## Additional Tips

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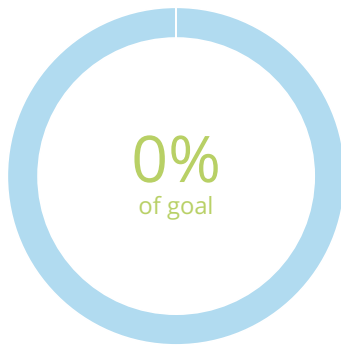
# Brian New Car

Buy a brian new car for \$35,000

## Recomended Monthly Savings

\$876 / month

Current Monthly Savings: \$0 / month



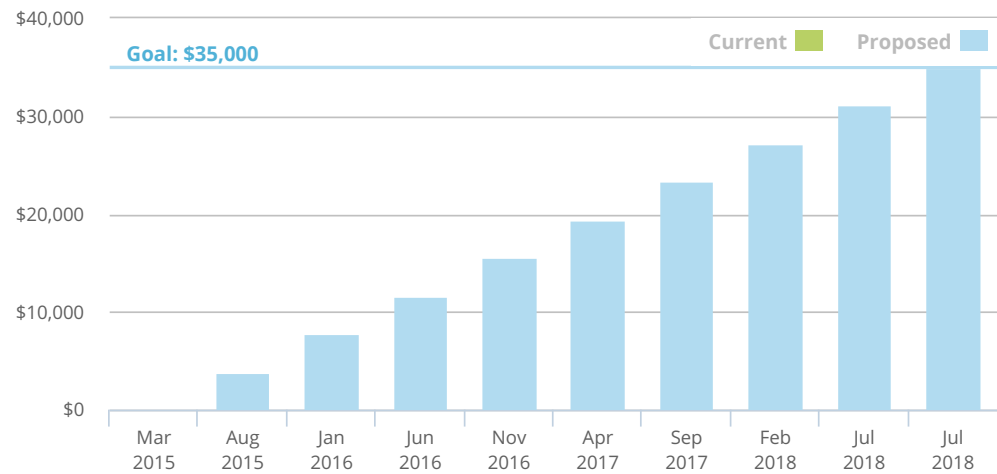
Amount saved so far: \$0

Projected Purchase Date

None

Proposed Purchase Date

Jul 2018



# Nick's Life Insurance

## Level 1: Cover Outstanding Debts

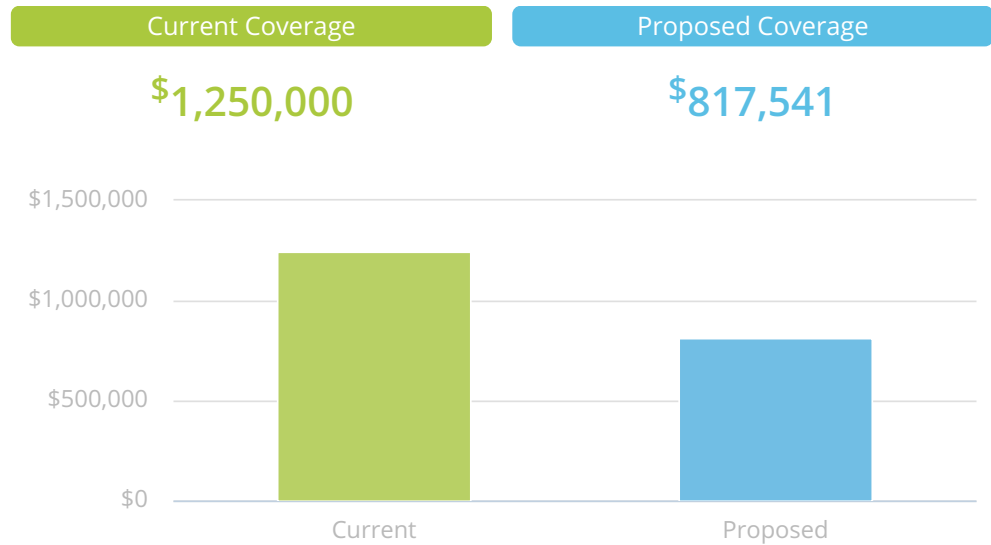
**Total** \$0

## Level 2: Cover Future Expenses

Retirement \$6,329,838  
Brooke's Education \$42,915  
Samantha's Education \$42,685  
**Total** \$6,415,438

## Level 3: Income Replacement

**Total Income Value** \$817,541



# Chelsea's Life Insurance

## Level 1: Cover Outstanding Debts

Total \$0

## Level 2: Cover Future Expenses

Retirement \$6,329,838

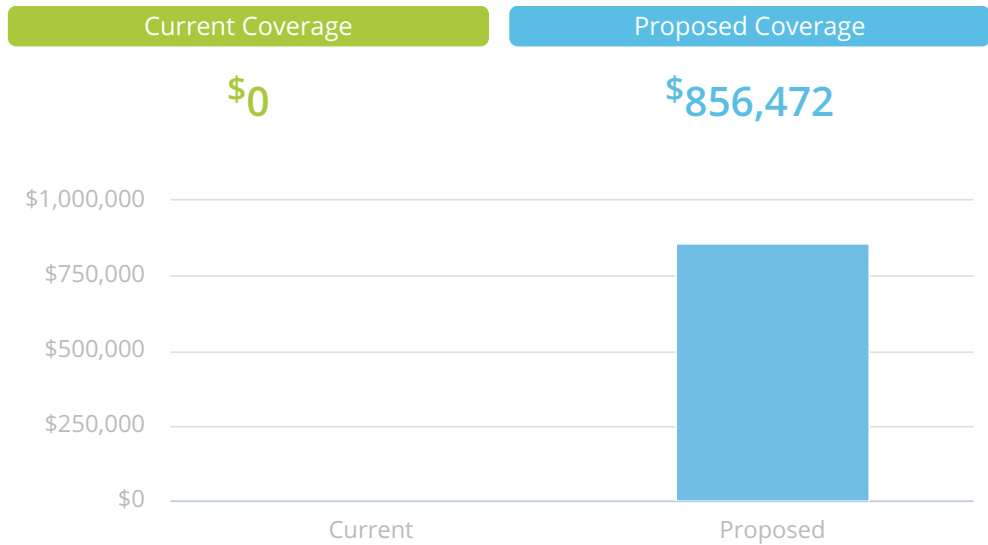
Brooke's Education \$42,915

Samantha's Education \$42,685

Total \$6,415,438

## Level 3: Income Replacement

Total Income Value \$856,472



Underinsured by \$856,472

# Retirement Assets Report

Age	Year	Investment Earnings	Contributions	Distributions	Taxes	Expenses	Portfolio Value
52/49	2016	80,564	0	0	68,421	120,000	1,712,651
53/50	2017	84,924	0	0	70,639	122,999	1,815,243
54/51	2018	89,521	0	0	72,941	126,074	1,923,463
55/52	2019	94,366	0	0	76,164	129,226	2,020,830
56/53	2020	99,474	0	0	78,703	132,457	2,128,950
57/54	2021	104,858	0	0	81,667	135,768	2,257,199
58/55	2022	110,533	0	0	84,794	139,163	2,375,873
59/56	2023	116,516	0	0	88,068	142,642	2,525,546
60/57	2024	122,822	0	0	91,476	146,208	2,855,569
61/58	2025	129,470	0	0	2,254	134,877	2,852,480
62/59	2026	136,478	0	0	2,371	138,249	2,852,364
63/60	2027	143,865	0	0	2,494	141,705	2,855,495
64/61	2028	151,651	0	91,368	2,623	145,247	2,862,167
65/62	2029	154,914	0	148,879	2,364	148,879	2,868,203
66/63	2030	155,241	0	152,601	1,841	152,601	2,870,843
67/64	2031	155,384	0	156,416	1,274	156,416	2,869,346
68/65	2032	155,303	0	122,768	8,521	160,326	2,880,215
69/66	2033	155,891	0	125,883	8,780	164,334	2,888,008
70/67	2034	156,313	0	129,077	9,046	168,443	2,892,466
71/68	2035	156,554	0	65,424	21,760	172,654	2,961,789
72/69	2036	160,306	0	66,355	22,560	176,970	3,033,621

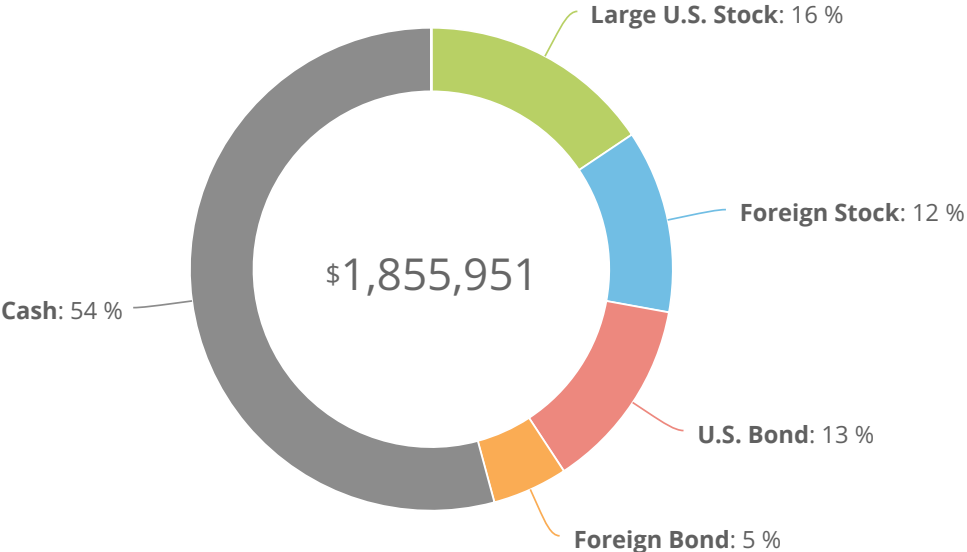
Age	Year	Investment Earnings	Contributions	Distributions	Taxes	Expenses	Portfolio Value
73/70	2037	164,194	0	67,276	23,381	181,394	3,108,114
74/71	2038	168,226	0	125,306	24,224	185,929	3,166,385
75/72	2039	168,289	0	129,815	25,090	190,577	3,222,600
76/73	2040	168,029	0	134,398	25,981	195,342	3,276,437
77/74	2041	167,424	0	139,045	26,895	200,225	3,327,553
78/75	2042	166,452	0	143,431	27,835	205,231	3,375,486
79/76	2043	165,110	0	148,165	28,801	210,362	3,419,960
80/77	2044	163,354	0	152,557	29,793	215,621	3,460,441
81/78	2045	161,186	0	156,521	30,813	221,011	3,496,630
82/79	2046	158,615	0	160,833	31,861	226,537	3,527,966
83/80	2047	155,593	0	164,605	32,938	232,200	3,554,122
84/81	2048	152,135	0	168,234	34,044	238,005	3,574,637
85/82	2049	148,229	0	171,685	35,182	243,955	3,589,027
86/83	2050	143,862	0	174,384	36,351	250,054	3,596,563
87/84	2051	139,063	0	176,800	37,553	256,306	3,596,731
88/85	2052	133,831	0	178,888	39,266	262,713	3,578,583
89/86	2053	127,627	0	179,151	40,556	269,281	3,551,601
90/87	2054	121,067	0	178,909	41,930	276,013	3,515,265
91/88	2055	114,171	0	177,426	19,785	282,914	3,420,894
92/89	2056	107,546	0	176,239	20,592	289,986	3,314,752
93/90	2057	100,648	0	174,449	21,423	297,236	3,196,308
94/91	2058	93,507	0	171,121	22,279	304,667	3,065,325
95/92	2059	86,218	0	166,337	23,162	312,284	2,920,897
96/93	2060	78,881	0	160,916	24,071	320,091	2,762,639



Age	Year	Investment Earnings	Contributions	Distributions	Taxes	Expenses	Portfolio Value
97/94	2061	71,538	0	154,834	25,009	328,093	2,590,194
98/95	2062	64,236	0	147,085	25,975	336,295	2,403,562

# Current Asset Allocation

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# Disclosures

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## Basic Disclosures

The recommendations above are not guarantees of investment performance or the full attainment of your goal. The results of this plan are based on assumptions for, among other things, historical investment performance, client savings rates, average inflation rates and estimated tax rates. In addition, investment expenses have not been considered in any of the calculations. Therefore, all projections are hypothetical in nature and meant to be used for illustrative purposes only.

## Investment Disclosures

The projected investment returns are hypothetical in nature and do not reflect actual investment returns in the future.

## Data Integrity

The results of this plan are based, in large part, by the data that you have either entered into the Advizr application or provided to your financial professional. Any underestimations or overestimations of data entered by you could drastically change the recommendations made by your financial professional. It is important to update your financial information frequently.

## Tax & Legal Advice

The creation and results of this plan do not constitute legal or tax advice. You should consult with an attorney or an accountant for advice in those areas.

## Circular 230

## Investment and Insurance Product Fees

Depending on what investment or insurance product you purchase, you may incur front-end charges, annual expenses or performance fees. For certain products, you may incur surrender charges, income taxes and penalties if the product is sold before a pre-determined period. For variable life insurance and annuity products, you will incur mortality and expense fees. None of these expenses have been factored into the projections. If included, fees and other expenses would materially reduce the projections.

## Current Progress

Your “Current Progress” is based on your current dedicated annual savings, current dedicated portfolios, estimated social security payment, pension payment and your available cash balances during retirement. The assumed investment returns are hypothetical in nature and do not reflect actual investment returns in the future.

## Recommended Progress

Your “Proposed Progress” is based on your current dedicated annual savings, current dedicated portfolios, estimated social security payment, pension payment, your available cash balances during retirement and your recommended additional annual savings. The assumed investment returns are hypothetical in nature and do not reflect actual investment returns in the future.

## Monte Carlo Simulations

IRS Circular 230 Notice: Any tax advice provided herein is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed on any taxpayer.

### **Limits of financial modeling**

Our assessment of investment returns and cash flows are based on a limited subset of data relating to historical returns and volatility for each asset class. Asset classes can have varying returns and volatility, making it impossible to predict future performance. Therefore, all projections are hypothetical and do not constitute a guarantee of future results.

### **Client Future Situation**

It is possible that your income, cash flow and ability to save may change in the future. The projections, in large part, are based on the data that you have provided. It is important to update your plan frequently to account for any changes in your financial status. Therefore, the results of this plan today cannot account for future changes in your financial situation.

Monte Carlo simulation seeks to determine the likelihood of various scenarios by running multiple simulations using different rates of return. The results of the Monte Carlo simulation show the most likely outcomes. The simulations are NOT taking into account actual market data, but instead are generated using the mean and standard deviations of certain indexes that are representative of certain asset classes. The software runs 250 trials and determines the outcome with a 85% probability of success.

### **Risk Assessment**

Your risk assessment is based on the category and description of risk you chose in the data wizard. It is your responsibility to choose the description that you think fits best with your appetite for risk. Once you have chosen a category of risk, Advizr will suggest a pre-determined asset allocation that has been approved by the broker-dealer you are working with. These suggested allocations are informational only and are only intended to facilitate a discussion between you and your advisor. It will be your responsibility to work with your advisor and determine what the appropriate asset allocation mix may be.