Financial Fact Check
FGPS & Mrs. FGPS

Personal Information

Your Name	Age	Retire Age	LE Age	Spouse Name	Age	Retire Age	LE Age
FGPS	50	65	90	Mrs. FGPS	50	65	90

Financial Assumptions

Inflation Rate	Filing Status	Deduction	Desired Lifestyle	Desired Legacy
3%	Married Filing Jointly	Standard	$84,879	$0
Future Inflation will be	**Future Returns will be**	**Future Taxes will be**	**Last Beneficiary Review**	**Last Estate Plan Review**
Same	Same	Same		

Earned Income, Defined Benefits and Future Inflow Sources

Name/Description	Owner	Amount	Inflate @	% Taxable	Deductible Amt	Start Age	End Age
His Soc Sec	Client	$36,000	2%	0%	$0	65	90
Her Soc. Sec	Spouse	$24,000	2%	0%	$0	65	90
His Wages	Client	$125,000	3%	100%	$0	50	64
Her Wages	Spouse	$50,000	3%	100%	$0	50	64

Investments, Savings, and Other Future Lifestyle Sources

Name/Description	Owner	Type	Balance	Rate	Fee	Risk	Access	Contribution/Match	Start Age	End Age
401(k)	Client	TDBT	$250,000	6%	1%	High	No	$12,000 / $6,000	50	64
403(b)	Spouse	TDBT	$100,000	6%	1%	High	No	$6,000 / $3,000	50	64
Money Market	Joint	Taxable	$50,000	3%	0%	Low	No	Annual Contribution: $5,000	50	64

Mortgages, Installment Loans and Credit Lines

Name/Description	Owner	Type	Balance	Rate	Monthly P&I	Credit Line
Home Mortgage	Joint	Loan	$250,000	4%	$2,531.13	$0

Primary / Secondary Residence

Name/Description	Owner	Market Value	Appr. Rate	Cost Basis	CG Exception	Sell at Age
Primary Home	Joint	$500,000	4%	$300,000	$500,000	0

Insurance Coverage

Name/Description	Owner	Type	Annual Premium	Benefit/Limit	Start Age	End Age
His Term	Client	Term Life	$1,200	$500,000	50	60
Her Term	Spouse	Term Life	$600	$250,000	50	60

Summary Values

Assets	Liabilities	Net Worth	Liquidity	DB Protection	Lifestyle Lasts Until Age
$972,274	$329,756	$685,790	$0	$750,000	89

Disclosure

These calculators are provided as a means to illustrate financial principles. They should not be construed as a solicitation of any insurance, investment, or other financial product. Nor should they be considered financial advice. For advice concerning your own situation, please consult with a financial professional who is appropriately licensed to transact business and provide advice for the financial product being illustrated.

The information contained in this tool is not intended as tax or legal advice, and it may not be relied on for the purposes of avoiding any federal tax penalties. You are encouraged to seek tax or legal advice from an independent professional tax or legal advisor.

The projections or other information generated by the calculator regarding the likelihood of various outcomes are hypothetical in nature, and are not guarantees of future results. Investment rates of return can not be guaranteed. This report is calculated using information supplied by you. If any of this information is inaccurate, it would create inaccuracies in the report.