



LGBTQ+ Sample Plan

Wednesday, March 16, 2022

P R E P A R E D F O R

Lisa LGBTQ and Leslie LTBTQ

P R E P A R E D B Y

GDX360 Advisor

Securities offered through LPL Financial. Member FINRA/SIPC. Investment advice offered through Wealthcare Advisory Partners, a registered investment advisor. Wealthcare Advisory Partners is a separate entity from LPL Financial.

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Summary of Assumptions

Key Variables

Retirement Age

Lisa	65
Leslie	65

Life Expectancy

Lisa	95
Leslie	95

Retirement Spending

Lisa	\$35,000
Leslie	\$70,000

Other Goals

Adoption Cost - Child 1 ^{48 - 48}	\$70,000
Adoption Cost - Child 2 ^{51 - 51}	\$70,000
LTC; <i>Ret. - Death</i>	\$8,000
Urban Living Added Expense ^{Ret. - 85}	\$20,000

Education Goals

Lisa	\$50,000
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Target End Value

Today's Dollars	\$100,000
Actual Dollars	\$361,742

Savings (Current)

Lisa	\$7,500
Leslie	\$28,200

Default Inflation Rate

1.75%

Investment Adjustment

-1.470%

Portfolio

All Accounts	DOMESTIC CORE SRI PUREGAMMA - AGGRESSIVE GROWTH 98% EQUITIES
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Median Return

7.83%

Risk

Std. Deviation*	17.30%
Downside (95%-tile)**	-16.78%

*Standard deviation is a risk statistic used to measure the volatility of return observations around the portfolio's average return.

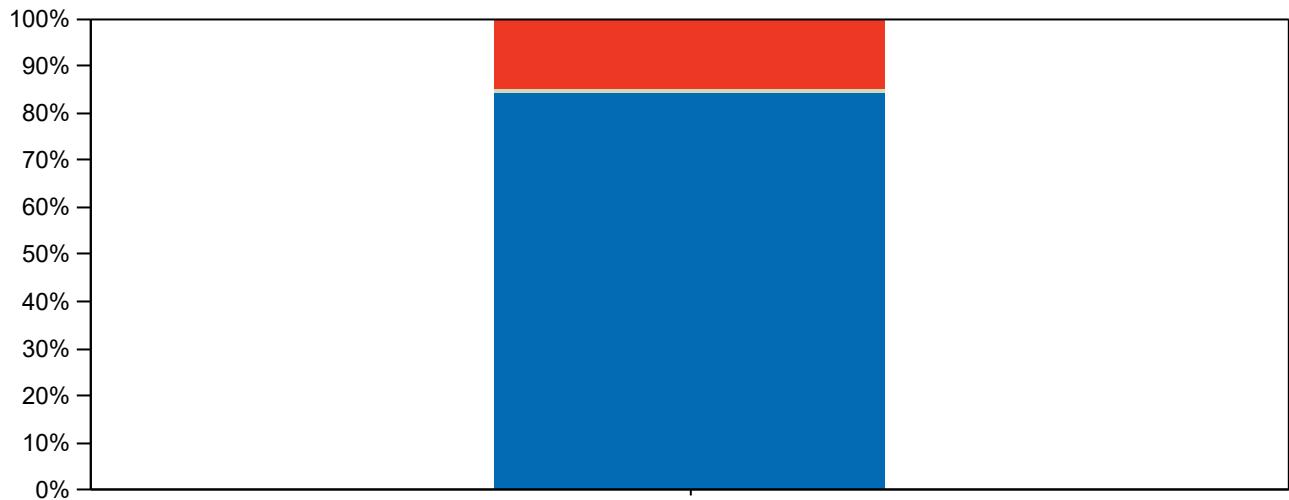
**Downside represents the 1-year 95th percentile return. 95% of all 1-year returns simulated are better than this return and 5% are worse.

Plan Summary

results shown in Today's Dollars

Important: The projections or other information generated by WCM regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

Plan Summary



NAME	END VALUE	OVER TARGET	UNDER TARGET	UNDER ZERO
1 LGBTQ+ Sample Plan	\$100,000	84%	1%	15%

We evaluated 1000 simulations generating random returns. Your portfolio met your goals and had a targeted ending value of at least \$100,000 at age 95 in 843 of these periods, or 84%.

In 151 periods (15%), your plan not only failed to achieve the desired value of your portfolio, but ran out of money during your life.

Retirement Age

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Life Expectancy

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Median Return	7.83%
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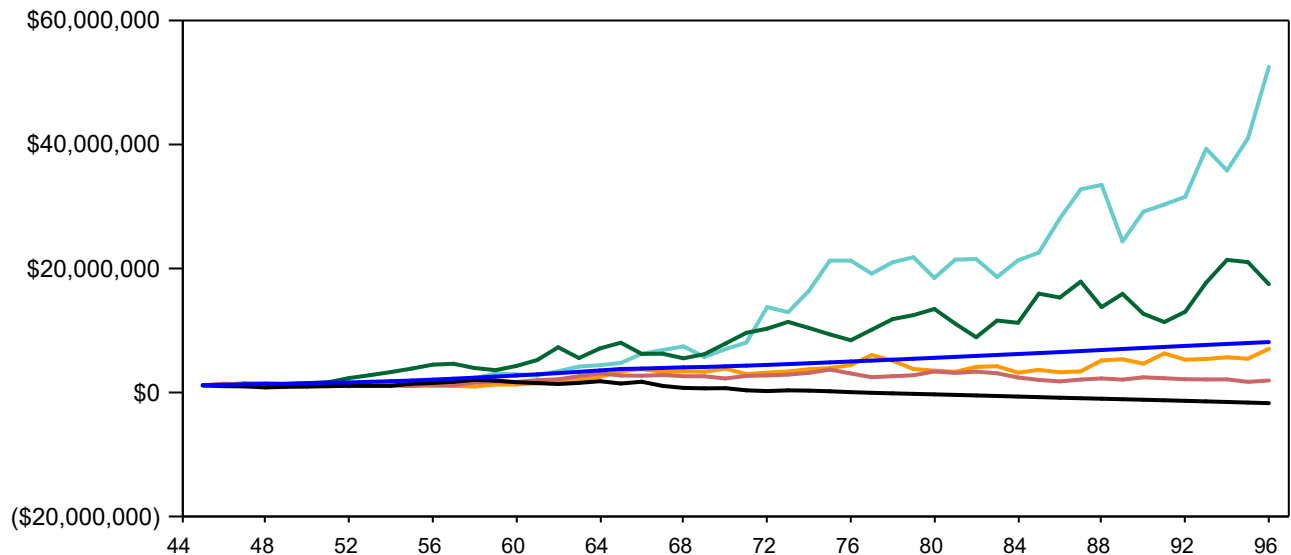
Percentile Rankings

results shown in Today's Dollars

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The following represents the distribution of ending values for the selected outcomes.

Selected Percentiles



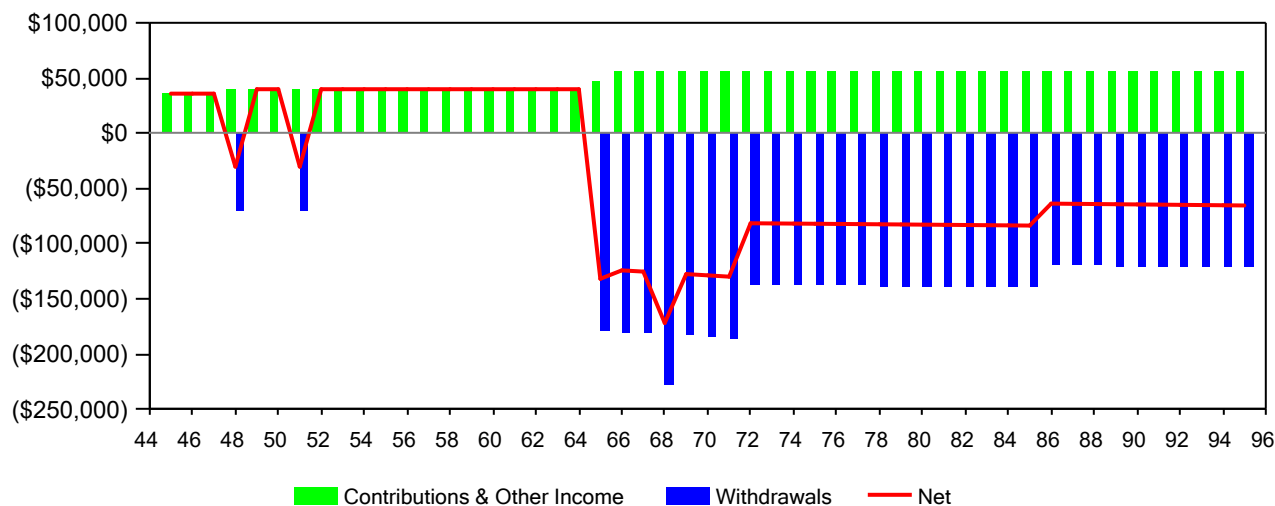
LEGEND	PERCENTILE	ENDING VALUE	FAILURE AGE	MARKET PERIOD	RETURN
	0	\$227,456,996		Simulated	14.97%
	n/a	\$95,595,173		optimistic return	13.13%
■	5	\$52,463,687		Simulated	11.50%
■	25	\$17,523,045		Simulated	9.45%
■	n/a	\$8,210,156		assumed return	7.93%
■	50	\$7,124,773		Simulated	7.60%
■	75	\$2,019,834		Simulated	5.72%
	n/a	\$100,000		Target Value	
	n/a	-\$1,356,366	79/79	pessimistic return	2.96%
■	95	-\$1,621,726	77/77	Simulated	5.57%
	100	-\$2,984,699	68/68	Simulated	6.30%

Summary of Cash Flows

results shown in Today's Dollars

The content belows show the anticipated cash flows – in (green bar) and out (blue bar) of the plan – for each year of the planning period. The Net column (red line) reflects the combined impact of all contributions, other income, withdrawals and retirement income.

Cash Flows by Lisa's Age



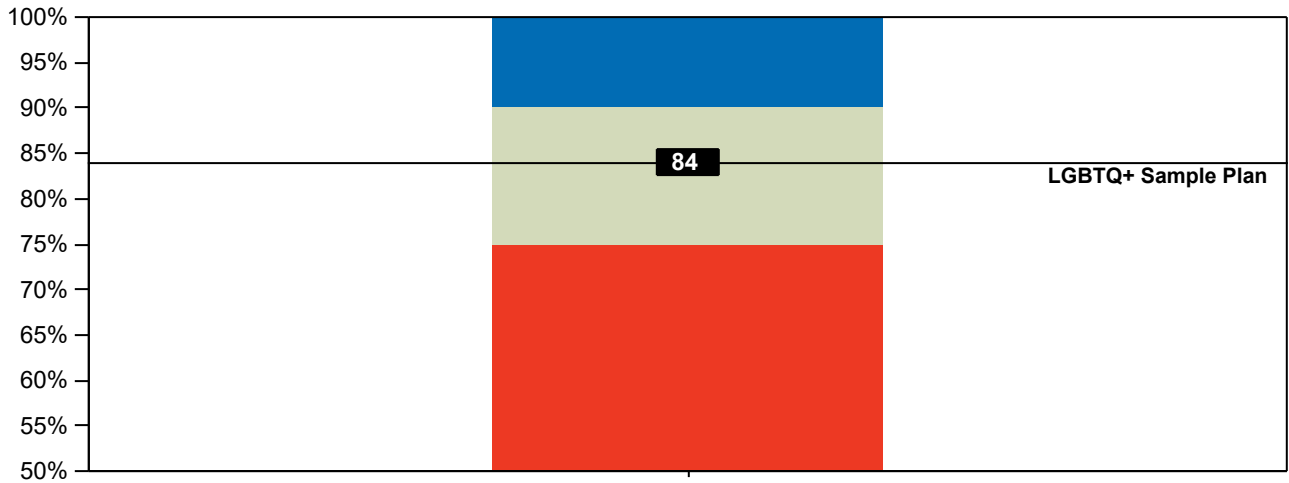
YEAR	AGE	LESLIE'S AGE	CONTRIBUTIONS	OTHER INCOME	TOTAL	WITHDRAWALS	NET
2022	45	45	\$35,700	\$0	\$35,700	\$0	\$35,700
2023	46	46	\$35,700	\$0	\$35,700	\$0	\$35,700
2024	47	47	\$35,700	\$0	\$35,700	\$0	\$35,700
2025	48	48	\$39,700	\$0	\$39,700	(\$70,000)	(\$30,300)
2026	49	49	\$39,700	\$0	\$39,700	\$0	\$39,700
2027	50	50	\$39,700	\$0	\$39,700	\$0	\$39,700
2028	51	51	\$39,700	\$0	\$39,700	(\$70,000)	(\$30,300)
2029	52	52	\$39,700	\$0	\$39,700	\$0	\$39,700
2030	53	53	\$39,700	\$0	\$39,700	\$0	\$39,700
2031	54	54	\$39,700	\$0	\$39,700	\$0	\$39,700
2032	55	55	\$39,700	\$0	\$39,700	\$0	\$39,700
2033	56	56	\$39,700	\$0	\$39,700	\$0	\$39,700
2034	57	57	\$39,700	\$0	\$39,700	\$0	\$39,700
2035	58	58	\$39,700	\$0	\$39,700	\$0	\$39,700
2036	59	59	\$39,700	\$0	\$39,700	\$0	\$39,700
2037	60	60	\$39,700	\$0	\$39,700	\$0	\$39,700
2038	61	61	\$39,700	\$0	\$39,700	\$0	\$39,700
2039	62	62	\$39,700	\$0	\$39,700	\$0	\$39,700
2040	63	63	\$39,700	\$0	\$39,700	\$0	\$39,700
2041	64	64	\$39,700	\$0	\$39,700	\$0	\$39,700
2042	65	65	\$0	\$47,082	\$47,082	(\$178,753)	(\$131,671)
2043	66	66	\$0	\$55,763	\$55,763	(\$179,820)	(\$124,057)
2044	67	67	\$0	\$55,763	\$55,763	(\$180,911)	(\$125,148)
2045	68	68	\$0	\$55,763	\$55,763	(\$227,395)	(\$171,632)
2046	69	69	\$0	\$55,763	\$55,763	(\$183,157)	(\$127,394)
2047	70	70	\$0	\$55,763	\$55,763	(\$184,317)	(\$128,554)
2048	71	71	\$0	\$55,763	\$55,763	(\$185,499)	(\$129,736)
2049	72	72	\$0	\$55,763	\$55,763	(\$137,228)	(\$81,465)
2050	73	73	\$0	\$55,763	\$55,763	(\$137,377)	(\$81,614)

YEAR	AGE	LESLIE'S AGE	CONTRIBUTIONS	OTHER INCOME	TOTAL	WITHDRAWALS	NET
2051	74	74	\$0	\$55,763	\$55,763	(\$137,527)	(\$81,764)
2052	75	75	\$0	\$55,763	\$55,763	(\$137,680)	(\$81,917)
2053	76	76	\$0	\$55,763	\$55,763	(\$137,834)	(\$82,071)
2054	77	77	\$0	\$55,763	\$55,763	(\$137,990)	(\$82,227)
2055	78	78	\$0	\$55,763	\$55,763	(\$138,148)	(\$82,385)
2056	79	79	\$0	\$55,763	\$55,763	(\$138,308)	(\$82,545)
2057	80	80	\$0	\$55,763	\$55,763	(\$138,470)	(\$82,707)
2058	81	81	\$0	\$55,763	\$55,763	(\$138,634)	(\$82,871)
2059	82	82	\$0	\$55,763	\$55,763	(\$138,800)	(\$83,037)
2060	83	83	\$0	\$55,763	\$55,763	(\$138,968)	(\$83,205)
2061	84	84	\$0	\$55,763	\$55,763	(\$139,138)	(\$83,375)
2062	85	85	\$0	\$55,763	\$55,763	(\$139,310)	(\$83,547)
2063	86	86	\$0	\$55,763	\$55,763	(\$119,484)	(\$63,721)
2064	87	87	\$0	\$55,763	\$55,763	(\$119,660)	(\$63,897)
2065	88	88	\$0	\$55,763	\$55,763	(\$119,838)	(\$64,075)
2066	89	89	\$0	\$55,763	\$55,763	(\$120,019)	(\$64,256)
2067	90	90	\$0	\$55,763	\$55,763	(\$120,201)	(\$64,438)
2068	91	91	\$0	\$55,763	\$55,763	(\$120,386)	(\$64,623)
2069	92	92	\$0	\$55,763	\$55,763	(\$120,573)	(\$64,810)
2070	93	93	\$0	\$55,763	\$55,763	(\$120,763)	(\$65,000)
2071	94	94	\$0	\$55,763	\$55,763	(\$120,955)	(\$65,192)
2072	95	95	\$0	\$55,763	\$55,763	(\$121,149)	(\$65,386)

Wealthcare Analysis

results shown in Today's Dollars

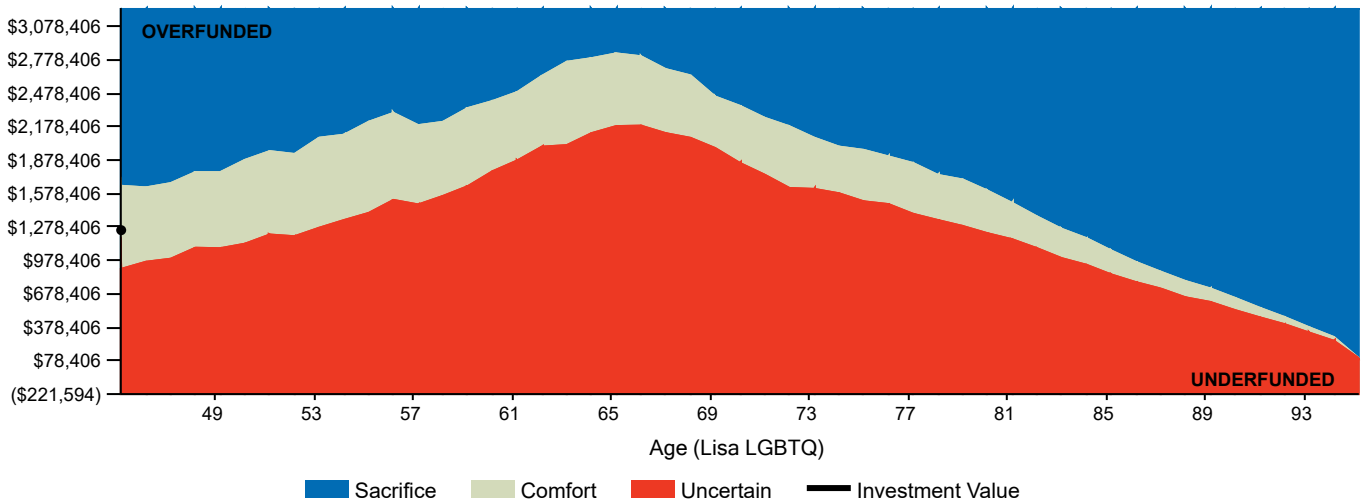
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	ZONE	NAME	SIMULATION METHOD	COMFORT LEVEL	STATUS
1	■	LGBTQ+ Sample Plan	Monte Carlo	84%	COMFORT

Sufficient confidence without undue sacrifice, changes to goals likely to be minor and manageable.

Comfort Zone® - Complete

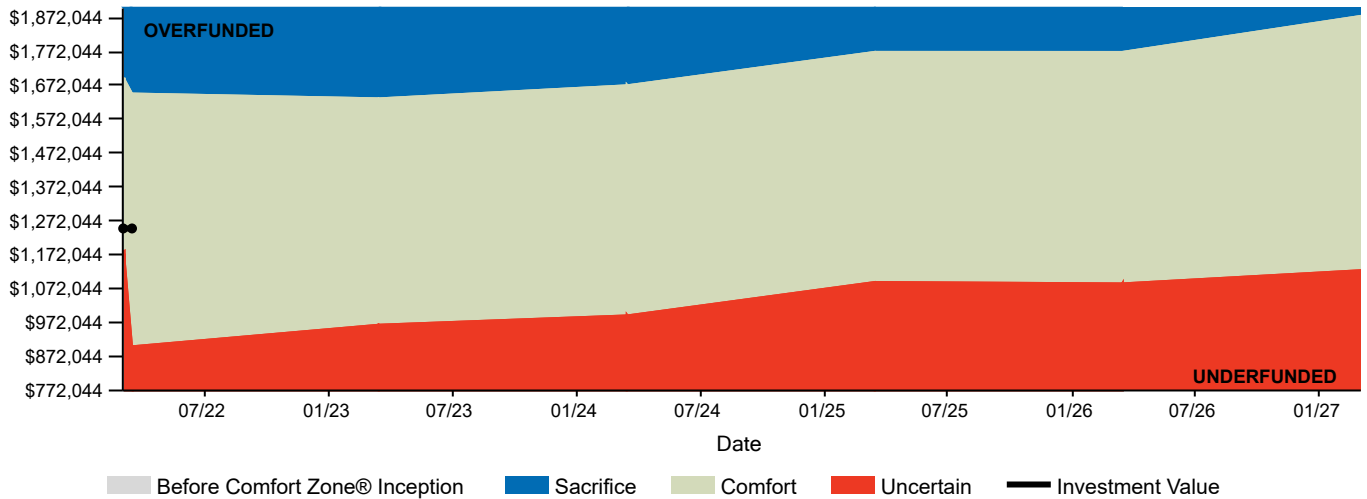


Wealthcare Analysis

results shown in Today's Dollars

Important: The projections or other information generated by WCM regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. See Common Terms and Definitions in Appendix II at the end of this report for more information about the Wealthcare Analysis.

Comfort Zone® - Current



CHANCE OF FALLING OUTSIDE OF THE COMFORT ZONE®

	1 YEAR	3 YEARS	5 YEARS
Sacrifice (Overfunded above)			
Amount	\$1,633,737	\$1,770,842	\$1,880,924
Chance	4.6%	21.3%	27.4%
Uncertain (Underfunded below)			
Amount	\$966,104	\$1,092,055	\$1,128,307
Chance	0.5%	8.8%	12.3%
Outside			
Chance	5.1%	30.1%	39.7%

Comfort Zone® - Complete

