



Working Plan 2022-08

Thursday, September 08, 2022

P R E P A R E D F O R

Scott and Samantha Sandwich

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.

Table of Contents

Section 1: Assumptions

Summary of Assumptions

<u>Key Variables</u>	3
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Section 2: Today's Dollars

<u>Plan Summary</u>	4
---------------------------	---

<u>Percentile Rankings</u>	6
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Summary of Cash Flows

<u>Summary of Cash Flows</u>	7
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<u>Wealthcare Analysis</u>	9
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Wealthcare Status Report

<u>Wealthcare Analysis</u>	9
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Summary of Assumptions

Key Variables

Retirement Age

Scott	65
Samantha	65

Life Expectancy

Scott	92
Samantha	95

Retirement Spending

Scott	\$55,000
Samantha	\$50,000

Education Goals

Scarlott	\$10,000
Seth	\$10,000
Sienna	\$10,000

Target End Value

Today's Dollars	\$0
Actual Dollars	\$0

Savings (Current)

Scott	\$13,500
Samantha	\$10

Default Inflation Rate

2.85%

Investment Adjustment

-1.429%

Portfolio

All Accounts	PASSIVE DOMESTIC CORE PG - GROWTH 80% EQUITIES
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Median Return

7.08%

Risk

Std. Deviation*	14.36%
Downside (95%-tile)**	-13.78%

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

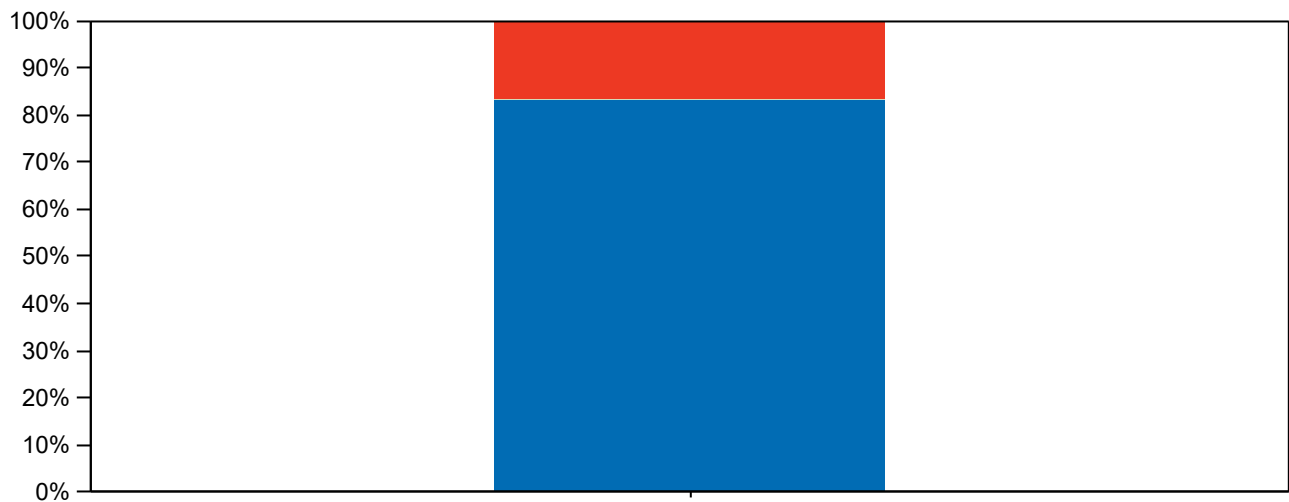
**Downside represents the 1-year 95th percentile return. 95% of all 1-year returns simulated are better than this return and 5% are worse.

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 Working Plan 2022-08	\$0	84%	0%	17%

We evaluated 1000 simulations generating random returns. Your portfolio met your goals and had a targeted ending value of at least \$0 at age 95 in 835 of these periods, or 84%.

In 165 periods (17%), 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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Samantha	65

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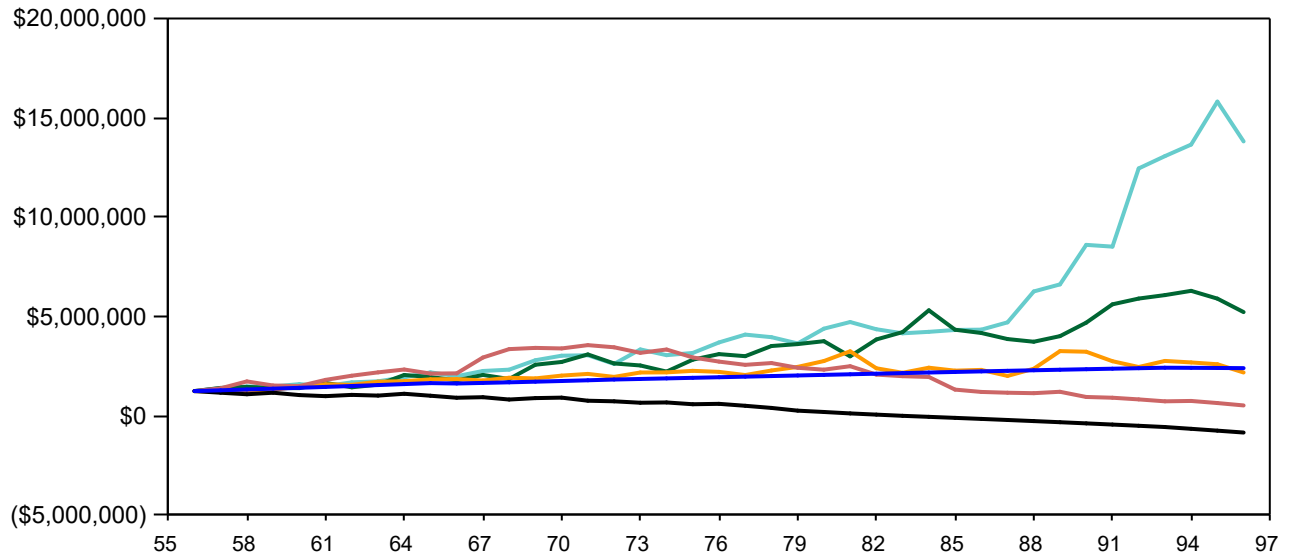
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Percentile Rankings

results shown in Today's Dollars

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Selected Percentiles



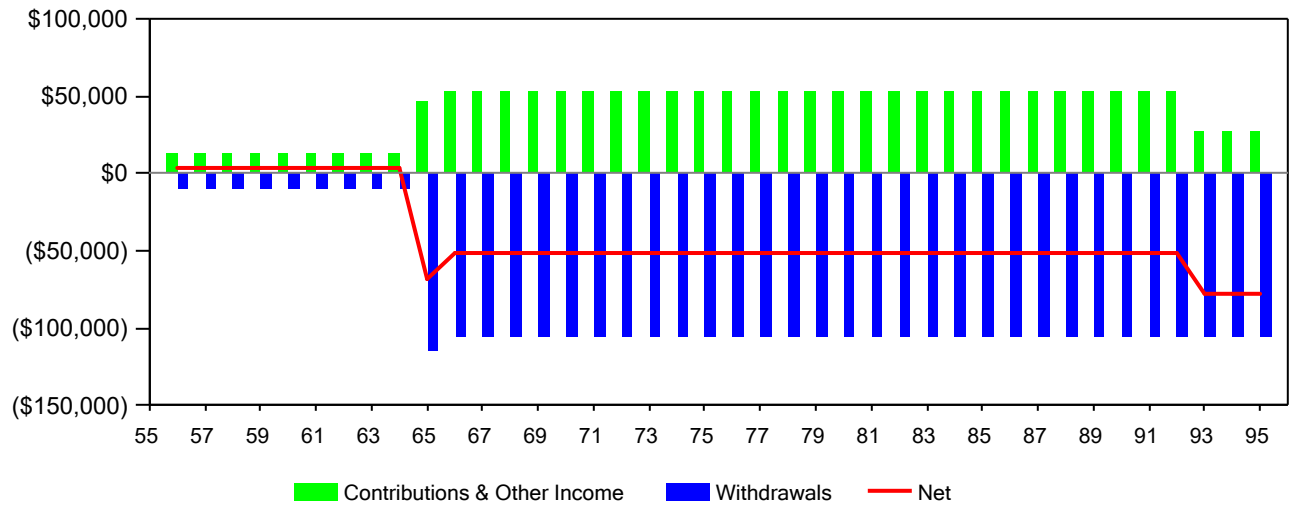
LEGEND	PERCENTILE	ENDING VALUE	FAILURE AGE	MARKET PERIOD	RETURN
	0	\$71,114,699		Simulated	15.41%
	n/a	\$16,893,191		optimistic return	11.43%
—	5	\$13,801,335		Simulated	11.10%
—	25	\$5,221,042		Simulated	8.50%
—	n/a	\$2,403,313		assumed return	7.12%
—	50	\$2,184,190		Simulated	6.65%
—	75	\$528,743		Simulated	3.92%
	n/a	\$0		Target Value	
	n/a	-\$576,144	87/87	pessimistic return	2.98%
—	95	-\$833,803	83/83	Simulated	3.21%
	100	-\$1,527,973	74/74	Simulated	3.26%

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 Samantha's Age



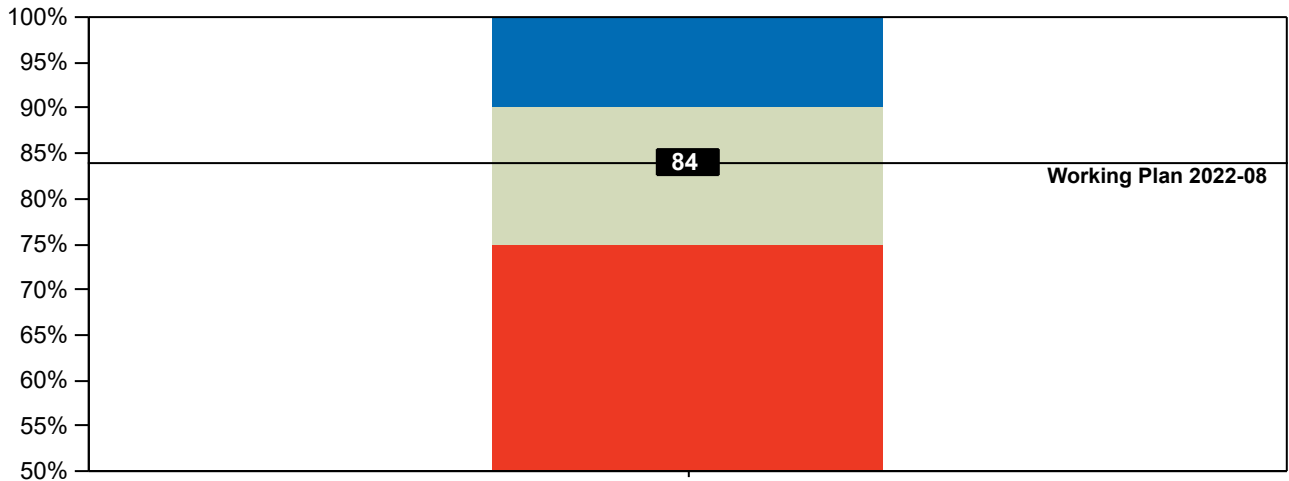
YEAR	AGE	SAMANTHA'S AGE	CONTRIBUTIONS	OTHER INCOME	TOTAL	WITHDRAWALS	NET
2022	56	56	\$13,510	\$0	\$13,510	(\$10,000)	\$3,510
2023	57	57	\$13,510	\$0	\$13,510	(\$10,000)	\$3,510
2024	58	58	\$13,510	\$0	\$13,510	(\$10,000)	\$3,510
2025	59	59	\$13,510	\$0	\$13,510	(\$10,000)	\$3,510
2026	60	60	\$13,510	\$0	\$13,510	(\$10,000)	\$3,510
2027	61	61	\$13,510	\$0	\$13,510	(\$10,000)	\$3,510
2028	62	62	\$13,510	\$0	\$13,510	(\$10,000)	\$3,510
2029	63	63	\$13,510	\$0	\$13,510	(\$10,000)	\$3,510
2030	64	64	\$13,510	\$0	\$13,510	(\$10,000)	\$3,510
2031	65	65	\$0	\$46,777	\$46,777	(\$115,000)	(\$68,223)
2032	66	66	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2033	67	67	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2034	68	68	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2035	69	69	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2036	70	70	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2037	71	71	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2038	72	72	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2039	73	73	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2040	74	74	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2041	75	75	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2042	76	76	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2043	77	77	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2044	78	78	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2045	79	79	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2046	80	80	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2047	81	81	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2048	82	82	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2049	83	83	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2050	84	84	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)

YEAR	AGE	SAMANTHA'S AGE	CONTRIBUTIONS	OTHER INCOME	TOTAL	WITHDRAWALS	NET
2051	85	85	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2052	86	86	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2053	87	87	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2054	88	88	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2055	89	89	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2056	90	90	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2057	91	91	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2058	92	92	\$0	\$53,587	\$53,587	(\$105,000)	(\$51,413)
2059		93	\$0	\$27,258	\$27,258	(\$105,000)	(\$77,742)
2060		94	\$0	\$27,258	\$27,258	(\$105,000)	(\$77,742)
2061		95	\$0	\$27,258	\$27,258	(\$105,000)	(\$77,742)

Wealthcare Analysis

results shown in Today's Dollars

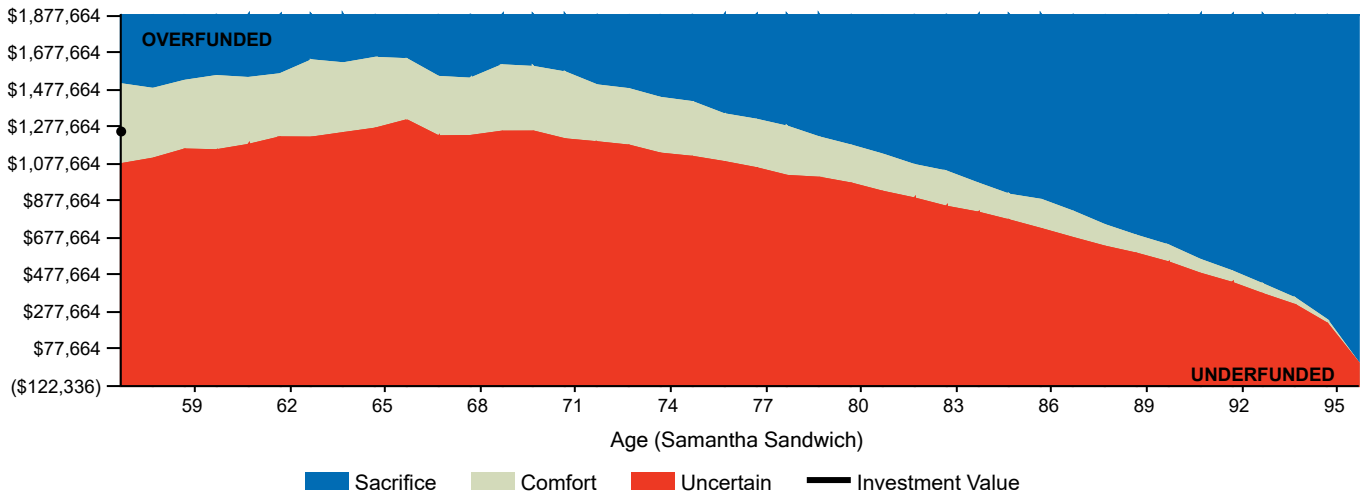
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	ZONE	NAME	SIMULATION METHOD	COMFORT LEVEL	STATUS
1	■	Working Plan 2022-08	Monte Carlo	84%	COMFORT

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

Comfort Zone® - Complete

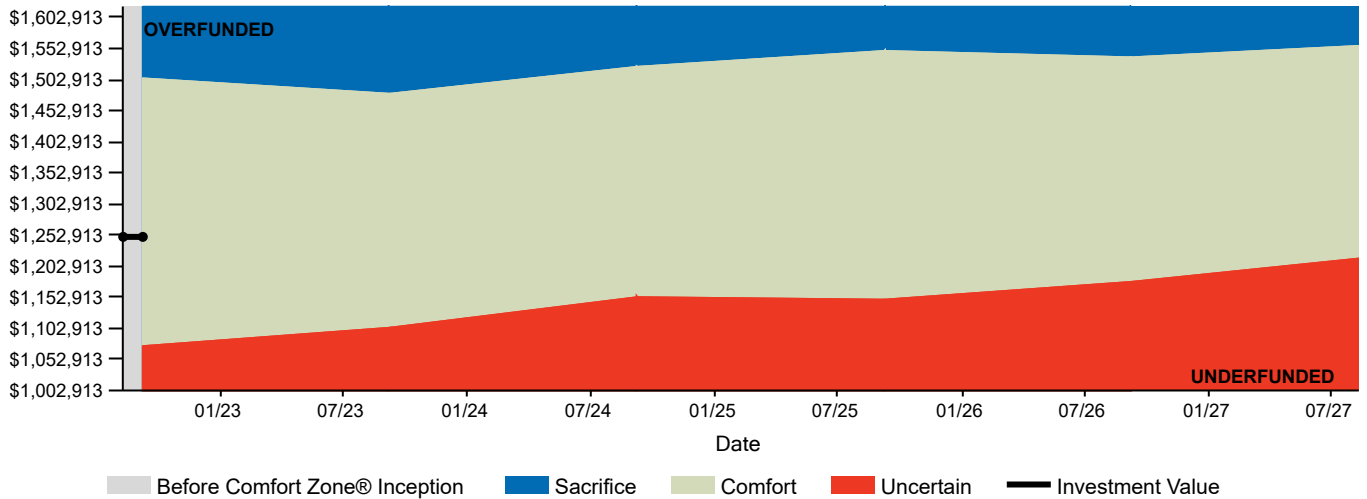


Wealthcare Analysis

results shown in Today's Dollars

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Comfort Zone® - Current



CHANCE OF FALLING OUTSIDE OF THE COMFORT ZONE®

	1 YEAR	3 YEARS	5 YEARS
Sacrifice (Overfunded above)			
Amount	\$1,480,063	\$1,548,932	\$1,558,627
Chance	13.8%	28.7%	42.5%
Uncertain (Underfunded below)			
Amount	\$1,103,726	\$1,148,927	\$1,218,218
Chance	10.9%	21.0%	25.1%
Outside			
Chance	24.7%	49.7%	67.6%

Comfort Zone® - Complete

