

Asset-Map[®]

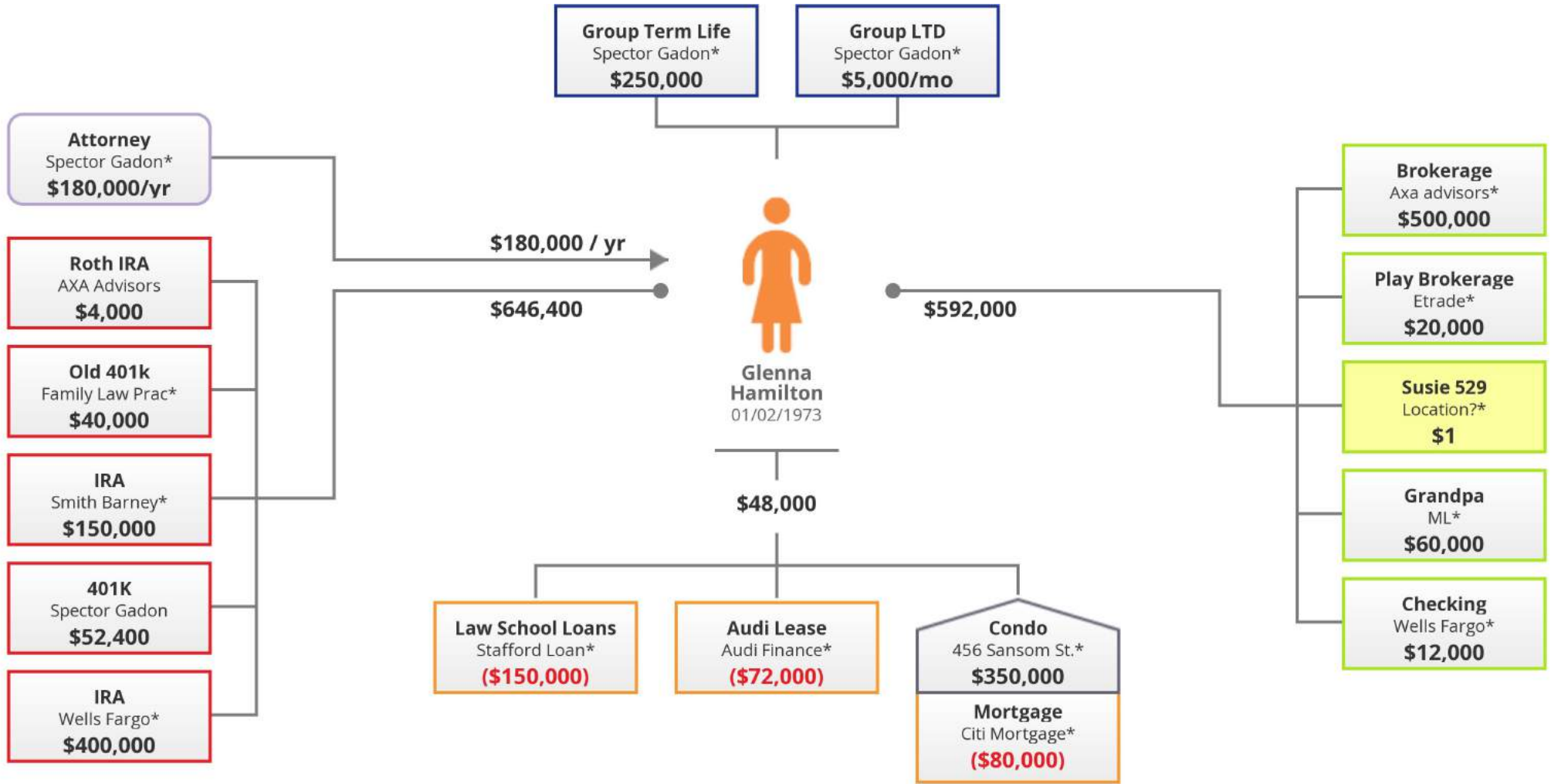
Hamilton (Sample) January 2019

Lead Advisor
AXA Site Samples and Stencils
AXA Advisors, LLC
axasamplesandstencils@asset-map.com

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Glenna Hamilton (46)
Primary

Susie Hamilton (17)
Dependent



Cash Flow Residence Retirement Asset Non-Retirement Asset Liability Insurance Owned By Another Deferred Annuity Stencil


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 **Glenna Hamilton (46)**
Primary

 **Susie Hamilton (17)**
Dependent


Susie Hamilton
12/13/2001




 Cash Flow  Residence  Retirement Asset  Non-Retirement Asset  Liability  Insurance  Owned By Another  Deferred Annuity  Stencil

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Target-Map[®] Summary

Loss of Life - Glenna Hamilton

	5 % Expected Net Return on Capital	(\$4,583,772) Present Capital Deficit	N/A Additional Contributions to Fund	3 % Annual Increase of Contributions	0.0 yrs Duration of Contributions
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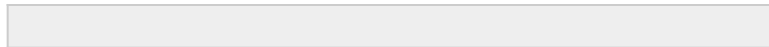
Based on the analysis performed, this Target-Map[®] is 5% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 4,583,772.

Long-term Disability - Glenna Hamilton

	5 % Expected Net Return on Capital	(\$1,741,984) Present Capital Deficit	\$8,409 Additional Contributions to Fund	3 % Annual Increase of Contributions	21.0 yrs Duration of Contributions
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Based on the analysis performed, this Target-Map[®] is 25% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,741,984 or \$ 8,409 of monthly contributions inflated by 3% annually for 21.0 years.

Long-term Care Event - Glenna Hamilton

	5 % Expected Net Return on Capital	(\$329,500) Present Capital Deficit	\$7,128 Additional Contributions to Fund	3 % Annual Increase of Contributions	4.0 yrs Duration of Contributions
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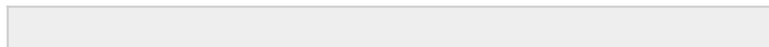
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Retirement Funding - Glenna Hamilton

	5 % Expected Net Return on Capital	(\$1,294,548) Present Capital Deficit	\$5,997 Additional Contributions to Fund	3 % Annual Increase of Contributions	22.1 yrs Duration of Contributions
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Based on the analysis performed, this Target-Map[®] is 27% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,294,548 or \$ 5,998 of monthly contributions inflated by 3% annually for 22.1 years.

Education Funding - Susie Hamilton

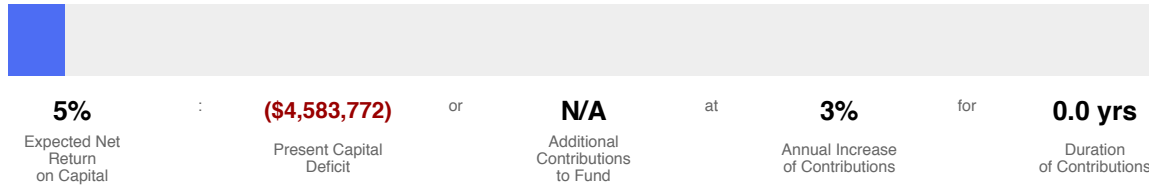
	5 % Expected Net Return on Capital	(\$99,999) Present Capital Deficit	\$4,244 Additional Contributions to Fund	3 % Annual Increase of Contributions	2.0 yrs Duration of Contributions
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Based on the analysis performed, this Target-Map[®] is 0% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 99,999 or \$ 4,245 of monthly contributions inflated by 3% annually for 2.0 years.

Loss of Life - Glenna Hamilton

Based on the analysis performed, this Target-Map® is 5% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 4,583,772.

5% Funded



What You Want

Capital Required (Present Value) **(\$4,833,772)**

After-tax Cash-flow Desired

• Income Replacement (70% Ann. Earned Income): Starting at Glenna Hamilton age 46 (\$125,999 inflated at 3%/year for 54 years)	\$4,272,838
• Transitional Income (30% Ann. Earned Inc. for 3 years): Starting at Glenna Hamilton age 46 (\$54,000 inflated at 3%/year for 3 years)	\$158,934
• Debt Obligations: Glenna Hamilton age 46 (\$302,000)	\$302,000
• Final Expenses: Glenna Hamilton age 46 (\$10,000)	\$10,000
• Emergency Reserves (50% Ann. Household Income): Glenna Hamilton age 46 (\$90,000)	\$90,000

What You Have

Capital Available (Present Value Equivalent) **\$250,000**

Cash-flow Sources Available 0%

- No Active Incomes

Assets Available 0%

- No Active Assets

Insurance Available 5%

- **Group Term Life: Spector Gadon *** Glenna Hamilton age 46 (\$250,000 less 0% Tax) **\$250,000**

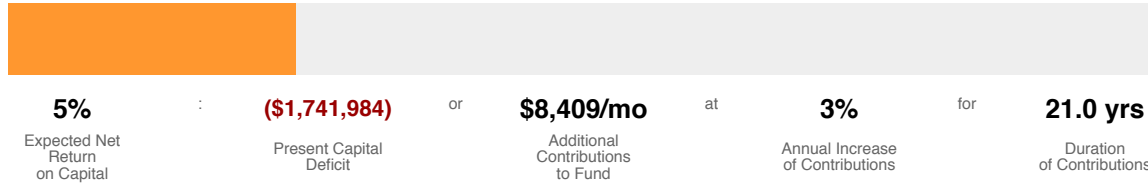
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Long-term Disability - Glenna Hamilton

Based on the analysis performed, this Target-Map® is 25% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,741,984 or \$ 8,409 of monthly contributions inflated by 3% annually for 21.0 years.

25% Funded



What You Want

Capital Required (Present Value) **(\$2,312,813)**

After-tax Cash-flow Desired

- **Income Replacement (70% Ann. Earned Income):** Starting at Glenna Hamilton age 46 (\$125,999 inflated at 3%/year for 19 years) \$2,023,710
- **Lost Retirement Savings (10%):** Starting at Glenna Hamilton age 46 (\$18,000 inflated at 3%/year for 19 years) \$289,104

What You Have

Capital Available (Present Value Equivalent) **\$570,829**

Cash-flow Sources Available **0%**

- *No Active Incomes*

Assets Available **0%**

- *No Active Assets*

Insurance Available **25%**

- **Group LTD: Spector Gadon *** Starting at Glenna Hamilton age 46 (\$5,000/mo until age 65 COLA 0% less 25% Tax) \$570,829

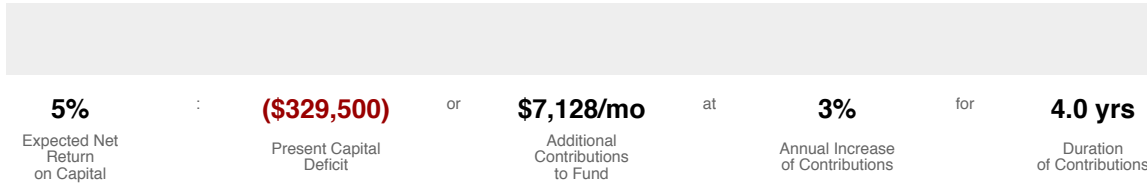
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Long-term Care Event - Glenna Hamilton

Based on the analysis performed, this Target-Map[®] is 0% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 329,500 or \$ 7,129 of monthly contributions inflated by 3% annually for 4.0 years.

0% Funded



What You Want

Capital Required (Present Value)	(\$329,500)
After-tax Cash-flow Desired	
• Annual Care (4 yr): Starting at Glenna Hamilton age 46 (\$73,000 inflated at 5%/year for 4 years)	\$292,000
• Home Modification: Glenna Hamilton age 46 (\$30,000)	\$30,000
• Care Coordination: Glenna Hamilton age 46 (\$5,000)	\$5,000
• Care Training: Glenna Hamilton age 46 (\$2,500)	\$2,500

What You Have

Capital Available (Present Value Equivalent)	\$0
Cash-flow Sources Available 0%	
• <i>No Active Incomes</i>	
Assets Available 0%	
• <i>No Active Assets</i>	
Insurance Available 0%	
• <i>No Active Insurance Policies</i>	

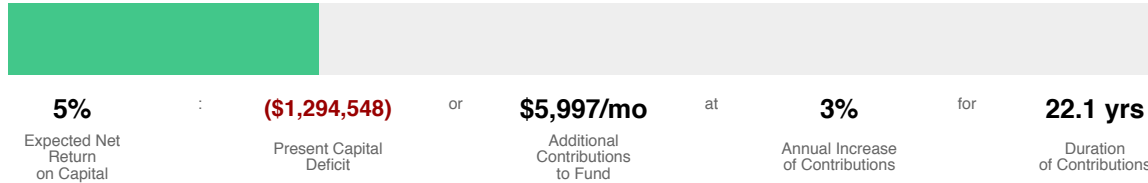
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Retirement Funding - Glenna Hamilton

Based on the analysis performed, this Target-Map[®] is 27% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,294,548 or \$ 5,998 of monthly contributions inflated by 3% annually for 22.1 years.

27% Funded



What You Want

Capital Required (Present Value)	(\$1,779,348)
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After-tax Cash-flow Desired	
<hr/>	
• Living Expenses (50% Primary/Spouse Ann. Earned Income): Starting at Glenna Hamilton age 67 (\$90,000 inflated at 3%/year for 33 years)	\$1,482,790
• Travel Expenses (10% Primary/Spouse Ann. Earned Income): Starting at Glenna Hamilton age 67 (\$18,000 inflated at 3%/year for 8 years)	\$90,002
• Medical Expenses (10% Primary/Spouse Ann. Earned Income): Starting at Glenna Hamilton age 75 (\$18,000 inflated at 3%/year for 25 years)	\$206,556

What You Have

Capital Available (Present Value Equivalent)	\$484,800
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Cash-flow Sources Available 0%	
<hr/>	
• <i>No Active Incomes</i>	
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Assets Available 27%	
<hr/>	
• Roth IRA: AXA Advisors (\$4,000 less 25% Tax)	\$3,000
• 401K: Spector Gadon (\$52,400 less 25% Tax)	\$39,300
• IRA: Smith Barney * (\$150,000 less 25% Tax)	\$112,500
• Old 401k: Family Law Prac * (\$40,000 less 25% Tax)	\$30,000
• IRA: Wells Fargo * (\$400,000 less 25% Tax)	\$300,000
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Insurance Available 0%	
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• <i>No Active Insurance Policies</i>	

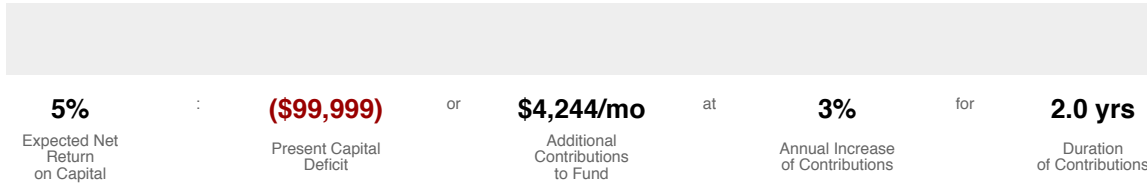
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Education Funding - Susie Hamilton

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0% Funded



What You Want

Capital Required (Present Value) **(\$100,000)**

After-tax Cash-flow Desired

• **Education Expenses:** Starting at Susie Hamilton age 18 (\$25,000 inflated at 5%/year for 4 years) **\$100,000**

What You Have

Capital Available (Present Value Equivalent) **\$1**

Cash-flow Sources Available **0%**

• *No Active Incomes*

Assets Available **0%**

• **Susie 529: Location?** * (\$1 less 20% Tax) **\$1**

Insurance Available **0%**

• *No Active Insurance Policies*

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Balance Sheet

Retirement Assets	Location	Data Collected	Glenna Hamilton	Susie Hamilton	Total
Roth IRA	AXA Advisors	10/07/2011	\$4,000		\$4,000
Old 401k *	Family Law Prac	08/29/2013	\$40,000		\$40,000
IRA *	Smith Barney	09/23/2011	\$150,000		\$150,000
401K	Spector Gadon	06/13/2012	\$52,400		\$52,400
IRA *	Wells Fargo	12/04/2012	\$400,000		\$400,000
Total Retirement Assets			\$646,400	\$0	\$646,400
Non-Retirement Assets	Location	Data Collected	Glenna Hamilton	Susie Hamilton	Total
Brokerage *	Axa advisors	01/30/2013	\$500,000		\$500,000
Play Brokerage *	Etrade	10/07/2011	\$20,000		\$20,000
Susie 529 *	Location?	12/13/2017		\$1	\$1
Grandpa *	ML	10/09/2012	\$60,000		\$60,000
Checking *	Wells Fargo	10/07/2011	\$12,000		\$12,000
Total Non-Retirement Assets			\$592,000	\$1	\$592,001
Residence Assets	Location	Data Collected	Glenna Hamilton	Susie Hamilton	Total
Condo *	456 Sansom St.	10/07/2011	\$350,000		\$350,000
Total Residence Assets			\$350,000	\$0	\$350,000
Liabilities	Location	Data Collected	Glenna Hamilton	Susie Hamilton	Total
Mortgage *	Citi Mortgage	09/23/2011	(\$80,000)		(\$80,000)
Law School Loans *	Stafford Loan	02/15/2011	(\$150,000)		(\$150,000)
Audi Lease *	Audi Finance	10/15/2013	(\$72,000)		(\$72,000)
Total Liabilities			(\$302,000)	\$0	(\$302,000)
Grand Totals			\$1,286,400	\$1	\$1,286,401

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The preparer believes the information contained in the software is accurate, but it has not been independently verified. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. Consult with your tax and/or legal advisors before implementing any tax or legal strategies, which were referred to during the planning process.

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