

Personal Financial Analysis

Prepared For:

Client Name

Date

September 1, 2004

Prepared By:

Advisor

1234 Street Name

My City, State, 12345

Phone

Fax

E-mail

Extra Line

Word Document

Slow double click will activate for editing.

Net Worth Statement

Client Name

Cash Assets

	Current Value	Percent of Total
Cash Bank Accounts		0.00%
Money Market Accounts		0.00%
Other Cash		0.00%

Investments

Bonds		0.00%
Stocks & Stock Options		0.00%
Mutual Funds		0.00%
Annuities (Variable & Fixed)		0.00%
All IRA's		0.00%
Retirement Plans		0.00%
Personal Businesses		0.00%
Real Estate		0.00%
Other Investments		0.00%
Other Investments		0.00%

Personal Assets

Household Contents		0.00%
Primary Residence		0.00%
Automobiles		0.00%
Other Personal Assets		0.00%

Total Assets

	\$0	0.00%
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Liabilities

Mortgages		0.00%
Personal or Business Loans		0.00%
Automobile Loans		0.00%
Credit Cards/Charge Accounts		0.00%
Other Liabilities		0.00%

Total Liabilities

	\$0	0.00%
--	-----	-------

Net Worth

	\$0	0.00%
--	-----	-------

Budget Worksheet

Client Name

Paycheck & Withholding Summary

HUSBAND		WIFE		Number of Months	
Paydays/YR.		Paydays/YR.		Cash Reserve Goal	
				\$0	
Paycheck Amount Before Deductions	Withholding From	Paycheck Amount Before Deductions	Monthly Pay	Annually Pay	Percentage of Total
	Paycheck		\$0.00	\$0.00	0.00%
	Federal Taxes		\$0.00	\$0.00	0.00%
	FICA		\$0.00	\$0.00	0.00%
	Medicare		\$0.00	\$0.00	0.00%
	Other Taxes		\$0.00	\$0.00	0.00%
	Retirement		\$0.00	\$0.00	0.00%
	Medical Insurance		\$0.00	\$0.00	0.00%
	Other Insurance		\$0.00	\$0.00	0.00%
	Other Withholding		\$0.00	\$0.00	0.00%
\$0.00	Take Home Pay	\$0.00	\$0.00	\$0.00	0.00%

Expense Summary

Enter Monthly Amounts

Total From Below	Total From Below	Total From Below	Total From Below
\$0.00	\$0.00	\$0.00	0.00%

These totals should not exceed the take home pay numbers in top section.

Budget Categories

		Weekly	Enter Monthly	Annually	Percentage
Auto	Gas/Oil	\$0.00		\$0.00	0.00%
Auto	Repair/Tires	\$0.00		\$0.00	0.00%
Auto	Car 1 Insurance	\$0.00		\$0.00	0.00%
Auto	Car 2 Insurance	\$0.00		\$0.00	0.00%
Auto	Savings or Loan 1	\$0.00		\$0.00	0.00%
Auto	Savings or Loan 2	\$0.00		\$0.00	0.00%
Clothing	Clean & Repair	\$0.00		\$0.00	0.00%
Clothing	New Clothing	\$0.00		\$0.00	0.00%
Education	Online Service	\$0.00		\$0.00	0.00%
Education	Current Tuition	\$0.00		\$0.00	0.00%
Education	Book Supplies	\$0.00		\$0.00	0.00%
Education	Piano/Other Lessons	\$0.00		\$0.00	0.00%
Entertainment	Date	\$0.00		\$0.00	0.00%
Entertainment	Family Eat Out	\$0.00		\$0.00	0.00%
Entertainment	Activities	\$0.00		\$0.00	0.00%
Entertainment	Membership	\$0.00		\$0.00	0.00%
Entertainment	Vacation Savings	\$0.00		\$0.00	0.00%
Food	Groceries	\$0.00		\$0.00	0.00%
Gifts	Birthdays	\$0.00		\$0.00	0.00%
Gifts	Christmas	\$0.00		\$0.00	0.00%
Gifts	Other	\$0.00		\$0.00	0.00%

Housing	TV Cable	\$0.00		\$0.00	0.00%
Housing	Mortgage/ Rent	\$0.00		\$0.00	0.00%
Housing	Phone	\$0.00		\$0.00	0.00%
Housing	Utilities	\$0.00		\$0.00	0.00%
Insurance	Disability Ins.	\$0.00		\$0.00	0.00%
Insurance	Health Ins.	\$0.00		\$0.00	0.00%
Insurance	Life Ins.	\$0.00		\$0.00	0.00%
Insurance	Renters/ Umbr. Lia.	\$0.00		\$0.00	0.00%
Medical	Dental	\$0.00		\$0.00	0.00%
Medical	Medication	\$0.00		\$0.00	0.00%
Medical	Doctor	\$0.00		\$0.00	0.00%
Giving	Church	\$0.00		\$0.00	0.00%
Giving	Other	\$0.00		\$0.00	0.00%
Misc.	Hair Care	\$0.00		\$0.00	0.00%
Misc.	Pocket Money A	\$0.00		\$0.00	0.00%
Misc.	Pocket Money B	\$0.00		\$0.00	0.00%
Misc.	Bank Charges	\$0.00		\$0.00	0.00%
Misc.	Subscriptions	\$0.00		\$0.00	0.00%
Misc.	Film/Stamps	\$0.00		\$0.00	0.00%
Misc.	Other	\$0.00		\$0.00	0.00%
Misc.	Other	\$0.00		\$0.00	0.00%
Planning	Cash Reserve	\$0.00		\$0.00	0.00%
Planning	Education	\$0.00		\$0.00	0.00%
Planning	Mortgage Paydown	\$0.00		\$0.00	0.00%
Planning	Extra Retirement	\$0.00		\$0.00	0.00%
Planning	Savings Goal 1	\$0.00		\$0.00	0.00%
Planning	Savings Goal 2	\$0.00		\$0.00	0.00%
Your Category		\$0.00		\$0.00	0.00%
Your Category		\$0.00		\$0.00	0.00%
Your Category		\$0.00		\$0.00	0.00%
Your Category		\$0.00		\$0.00	0.00%
Your Category		\$0.00		\$0.00	0.00%
Your Category		\$0.00		\$0.00	0.00%
Your Category		\$0.00		\$0.00	0.00%
Your Category		\$0.00		\$0.00	0.00%
Your Category		\$0.00		\$0.00	0.00%
Your Category		\$0.00		\$0.00	0.00%
Your Category		\$0.00		\$0.00	0.00%

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Life Insurance Need Analysis

Client Name

Insured
 Insured
 Survivor
 Inflation Assumption
 Investment Return Assumption
 Current Year
 Final Expenses
 Debts to be Paid off
 Retirement Assets to be liquidated (After Tax)
 Other financial Goals to be Funded
 Survivors Annual Income Need
 Survivor's Current Age
 Survivor needs Annual Income up to what age?
 Extra annual income while kids are dependent
 Last child leaves home in ___ yrs.
 Lump sum needed today to fully fund education goal.
 (Create this number in Education 2 Calculator)

Total Insurance Need

\$0

Existing Coverage

\$0

\$0

\$0

Additional Insurance Need

\$0

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Notes: 1) This calculator assumes you will not receive any assistance from Social Security. However, if you want to assume you will receive Social Security assistance, reduce the annual income need above by the amount of Social Security you assume you will receive. **Suggestion:** Place this report in the front of your insurance policy as a spending guide for your family.

Life Insurance Spending/Investment Plan

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Usable Cash	
Total Life Insurance Proceeds	\$0
Retirement Assets Liquidated (After Tax)	\$0
Total Available	\$0
Current Expenses	
Final Expenses	\$0
Debts to be Paid off	\$0
Other Goals to be Funded	\$0
Investment Sums	
Invest for Survivor's Income Need	\$0
Invest for dependent's extra income.	\$0
Invest for educational expenses	\$0
Total Money Used	\$0

Education Planner

Client Name

Student's Name					Totals
Students Birthdate					
Current Date	11/1/2004	11/1/2004	11/1/2004	11/1/2004	
Student's Current Age	14.9	9.7	5.4	4.8	
Month of year in which school starts		8	8	8	
Year in which school starts (Or Next School Year)					
School Start Date	8/1/2008	8/1/2013	8/1/2017	8/1/2010	
Students Age at Start of School	18.7	18.4	18.1	10.6	
Years from Now to Start Date First Year	3.8	8.8	12.8	5.8	
Years of School					
Date The Last Year of School Begins	8/1/2012	8/1/2017	8/1/2021	8/1/2014	
Systematic Savings Through What Date					
Inflation Assumption					
Investment Earnings Assumption					
Annual Education Costs (Todays Dollars)					
Current Savings Balance Allocated to Goal					Combined
Required Monthly Payment to Achieve Goal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Needed today (over current savings) to fund goal. <small>(NPV of School Cost, Less Current Savings)</small>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	1	John	2	Sam	3	Sarah	4	Charlie	Combined	
	Age	Cost by year	Age	Cost by year	Age	Cost by year	Age	Cost by year	Cost By Year	
Years	Date								Years	Year
Now	11/1/2004	14.9		9.7		5.4		4.8	Now	
1	8/1/2005	15.7	\$0	10.4	\$0	6.1	\$0	5.6	1	\$0
2	8/1/2006	16.7	\$0	11.4	\$0	7.1	\$0	6.6	2	\$0
3	8/1/2007	17.7	\$0	12.4	\$0	8.1	\$0	7.6	3	\$0
4	8/1/2008	18.7	\$0	13.4	\$0	9.1	\$0	8.6	4	\$0
5	8/1/2009	19.7	\$0	14.4	\$0	10.1	\$0	9.6	5	\$0
6	8/1/2010	20.7	\$0	15.4	\$0	11.1	\$0	10.6	6	\$0
7	8/1/2011	21.7	\$0	16.4	\$0	12.1	\$0	11.6	7	\$0
8	8/1/2012	22.7	\$0	17.4	\$0	13.1	\$0	12.6	8	\$0
9	8/1/2013	23.7	\$0	18.4	\$0	14.1	\$0	13.6	9	\$0
10	8/1/2014	24.7	\$0	19.4	\$0	15.1	\$0	14.6	10	\$0
11	8/1/2015	25.7	\$0	20.4	\$0	16.1	\$0	15.6	11	\$0
12	8/1/2016	26.7	\$0	21.4	\$0	17.1	\$0	16.6	12	\$0
13	8/1/2017	27.7	\$0	22.4	\$0	18.1	\$0	17.6	13	\$0
14	8/1/2018	28.7	\$0	23.4	\$0	19.1	\$0	18.6	14	\$0
15	8/1/2019	29.7	\$0	24.4	\$0	20.1	\$0	19.6	15	\$0
16	8/1/2020	30.7	\$0	25.4	\$0	21.1	\$0	20.6	16	\$0
17	8/1/2021	31.7	\$0	26.4	\$0	22.1	\$0	21.6	17	\$0
18	8/1/2022	32.7	\$0	27.4	\$0	23.1	\$0	22.6	18	\$0
19	8/1/2023	33.7	\$0	28.4	\$0	24.1	\$0	23.6	19	\$0
20	8/1/2024	34.7	\$0	29.4	\$0	25.1	\$0	24.6	20	\$0
21	8/1/2025	35.7	\$0	30.4	\$0	26.1	\$0	25.6	21	\$0
22	8/1/2026	36.7	\$0	31.4	\$0	27.1	\$0	26.6	22	\$0
23	8/1/2027	37.7	\$0	32.4	\$0	28.1	\$0	27.6	23	\$0
24	8/1/2028	38.7	\$0	33.4	\$0	29.1	\$0	28.6	24	\$0
25	8/1/2029	39.7	\$0	34.4	\$0	30.1	\$0	29.6	25	\$0
26	8/1/2030	40.7	\$0	35.4	\$0	31.1	\$0	30.6	26	\$0
27	8/1/2031	41.7	\$0	36.4	\$0	32.1	\$0	31.6	27	\$0
28	8/1/2032	42.7	\$0	37.4	\$0	33.1	\$0	32.6	28	\$0
29	8/1/2033	43.7	\$0	38.4	\$0	34.1	\$0	33.6	29	\$0
30	8/1/2034	44.7	\$0	39.4	\$0	35.1	\$0	34.6	30	\$0

Future Value of Savings

Client Name

Beginning Deposit (Can Be \$0)

Periodic Payments

Payments @ Beg/End of Period?

Frequency of Payments

Number of Years

Assumed Rate of Return

Future Value

\$0

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Note: Compounding periods coincide with the number of payments per year.

Retirement Accumulation

Client Name

	His	His Employer	Hers	Her Employer
Annual Pay		(Matching)		(Matching)
% of Pay Contributed				
Net Rate of Return Assumption				
Contributions/year	12 ▼	12 ▼	12 ▼	12 ▼
Current Age				
Current Year			0	
Yrs. to Distribution (Max. 45)*			0	
Beginning age at Distribution Phase	0		0	
Yr. @ Beginning of Distribution Phase	0		0	
Cost of Living Raise				
Beginning Investment Balance				

* Retirement contributions are assumed to occur throughout the "Yrs. to Distribution" period.

His Contributions			Her Contributions		
His Periodic Contributions	Employer's Periodic Contributions	His Annual Contribution (This Year)	Her Periodic Contributions	Employer's Periodic Contributions	Her Annual Contribution (This Year)
\$0	\$0	\$0	\$0	\$0	\$0

Future Values			Present Value	
FV of Beginning Balance	FV of His/Her Contributions At Retirement	FV of Employer Contributions At Retirement	Total Amount at Retirement	An Inflation rate of means the Future amount at retirement is equal to the figure below in today's dollars.
\$0	\$0	\$0	\$0	\$0

Retirement Distribution Phase Data Entry

All data entry should be in today's dollars.

Investment Return Net of Expenses			Social Security	Earned Income		Inc. Target
Beginning Investment Balance	\$0	Pension		In Retirement		All Sources
His	Dollar Amount				Income	
	Starting Age				Inflation	
	Ending Age					
	Annual Cost of Living Raise					
Hers	Dollar Amount					
	Starting Age					
	Ending Age					
	Annual Cost of Living Raise					
Combined		\$0	\$0			
Investment Money Lasts Until These Ages/Year						
His	Hers	Year				
0	0	0				

Retirement Savings Calculator

Client Name

What annual income (in today's dollars) will your investments need to generate in your retirement years?

Today's Dollars

Annual Retirement Income needed

Assumptions

Current Savings

Current Age

Retirement Age

Years Until Retirement

0

Years needing Retirement Income

Investment Return Before Retirement

Investment Return After Retirement

Annual Cost of Living Raise

How much investment assets will it take to achieve the goal?

Investments needed at beginning of retirement

\$0

To provide the equivalent of today's

\$0

For

0

Years

What monthly savings will be necessary to accumulate the necessary investments?
(Over and above current savings)

\$0.00

This number can include any employer matching.

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Note: You may have several income sources in your retirement years. This calculator determines what should be saved monthly to accumulate the investments necessary to provide the retirement income that will come from investments. Other income sources will be over and above the income illustrated in this model.

Retirement Planning Overview

Client Name

Accumulation

	Assumed Tax Rates (Pre Retire)
Ord Inc. Tax Rate	
Dividend Tax Rate	
Cap Gain Tax Rate	

% of earnings attributed to each tax category in non-qualified portfolio.

(In Today's Portfolio Allocation)

Ord Income Earnings	
Dividends Earnings	
Capital Gains	
Tax Free Earnings	100.00%

	Earnings Non-Qualified
Initial Gross Earnings	
Net of Tax Earnings	0.00%

	Rate Step-Down
Periodic Rate Step-Down	
Step Down Freq. (Yrs)	
Minimum Rate Allowed	

	Beginning Investment Balances
Person 1	
Person 2	
Beginning Balance	\$0

	Earnings Qualified
	Gross
	Net
	Rate Step-Down
	Step-Down Freq.
	Floor
	Beginning Investment Balances
	\$0

Qualified Savings Percentages				Non-Qualified Savings	
Person 1	Person 1 Employer	Person 2	Person 2 Employer	Misc Savings Or Inheritance	Misc Savings Or Inheritance
	(Matching)		(Matching)		
% Inc. Saved					
Annual Income	\$0	\$0	\$0	\$0	
Annual Contribution	\$0	\$0	\$0	\$0	

Investment Deposit Frequency
Monthly

	Earned Income Summary
	Person 1
	Person 2
Savings Phase	
Income Savings Phase	
Current Age	
Current Year	0
Savings Through What Age?	
Savings Through What Year?	0
Inflation Factor	
Post Savings Phase	
Income Post Savings Phase	
Starting Age	1
Ending Age	
Inflation Factor	
	Tax Treatment
	Tax Treatment
% Taxed as Ordinary Inc.	
% Taxed as Dividends	
% Taxed as Cap. Gain	0.00%
% Tax Free	100.00%
Earned Income	Earned Income

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Time Line			Portfolio		Portfolio		Qualified Savings				Non-Qual. Savings		Income	
Year	Age 1	Age 2	Non-Qualified Portfolio Year End	After Tax Rate	Qualified Portfolio Year End	Pre Tax Rate	Person 1 Personal Deposits	Person 1 Employer Matching	Person 2 Personal Deposits	Person 2 Employer Matching	Non-Qual. Savings/ Inheritance	Non-Qual. Savings/ Inheritance	Person 1 Earned Income	Person 2 Earned Income
0	0	0	\$0	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1	1	1	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2	2	2	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	3	3	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	4	4	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	5	5	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	6	6	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7	7	7	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
8	8	8	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
9	9	9	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
10	10	10	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11	11	11	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12	12	12	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
13	13	13	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
14	14	14	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
15	15	15	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
16	16	16	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
17	17	17	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
18	18	18	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
19	19	19	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
20	20	20	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
21	21	21	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
22	22	22	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
23	23	23	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
24	24	24	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
25	25	25	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
26	26	26	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
27	27	27	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
28	28	28	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
29	29	29	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
30	30	30	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
31	31	31	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
32	32	32	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
33	33	33	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
34	34	34	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
35	35	35	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
36	36	36	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
37	37	37	#REF!	0.00%	#REF!	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Loan Calculator

Client Name

Loan Amount

Loan Interest Rate

Frequency of Payments

Years for Loan

Loan Payment

Total Payments

Monthly

\$0.00

\$0.00

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Mortgage Calculator

Client Name

Basic Loan Information

Payment Record

Loan Amount		Through Payment #:		Difference
Interest Rate		Total Interest Paid	\$0	\$0
Term (Years)		Total Principal Paid	\$0	\$0
Payment(PI) Monthly	\$0.00	Total Paid To Date	\$0	\$0
		Principal Remaining	\$0	\$0
Extra Mthly Pmt.		View Schedule? <input type="text" value="NO"/> 		
Beginning on Pmt. #		Set print range to top section only. Click Here		
Paid Off on Pmt.#	1.0	Set print range to include schedule. Click Here		
Total Years of Loan	0.1			

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Prepaid Mortgage

Client Name

With a Specified Time Frame

Balance Due

Interest Rate on Loan

Current Principal & Interest Payment

To Be Paid off In How Many years?

Necessary Extra Monthly Payment

\$0.00

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Prepaid Mortgage

Client Name

With a Specified Extra Monthly Payment

Balance Due

Interest Rate of Loan

Current Principal & Interest Payment

Anticipated Extra Monthly Payment

Loan Paid off in (Years)

0.00

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Pre-payment of Existing Mortgage - A Comparison

Should extra monthly payment be paid into the loan or into an investment?

Client Name

Basic Loan Information

Original Loan Amount	
Interest Rate	
Term (Years)	
Payment (PI)	\$0.00

Paying Extra Payment Into the Loan

Extra Monthly Pmt.	
Begin Extra PMT on Pmt #	
Payment # Loan Paid Off	1
Year Loan Paid Off <small>(From Start of Original Loan)</small>	0.1
Interest over Life of Loan	\$0

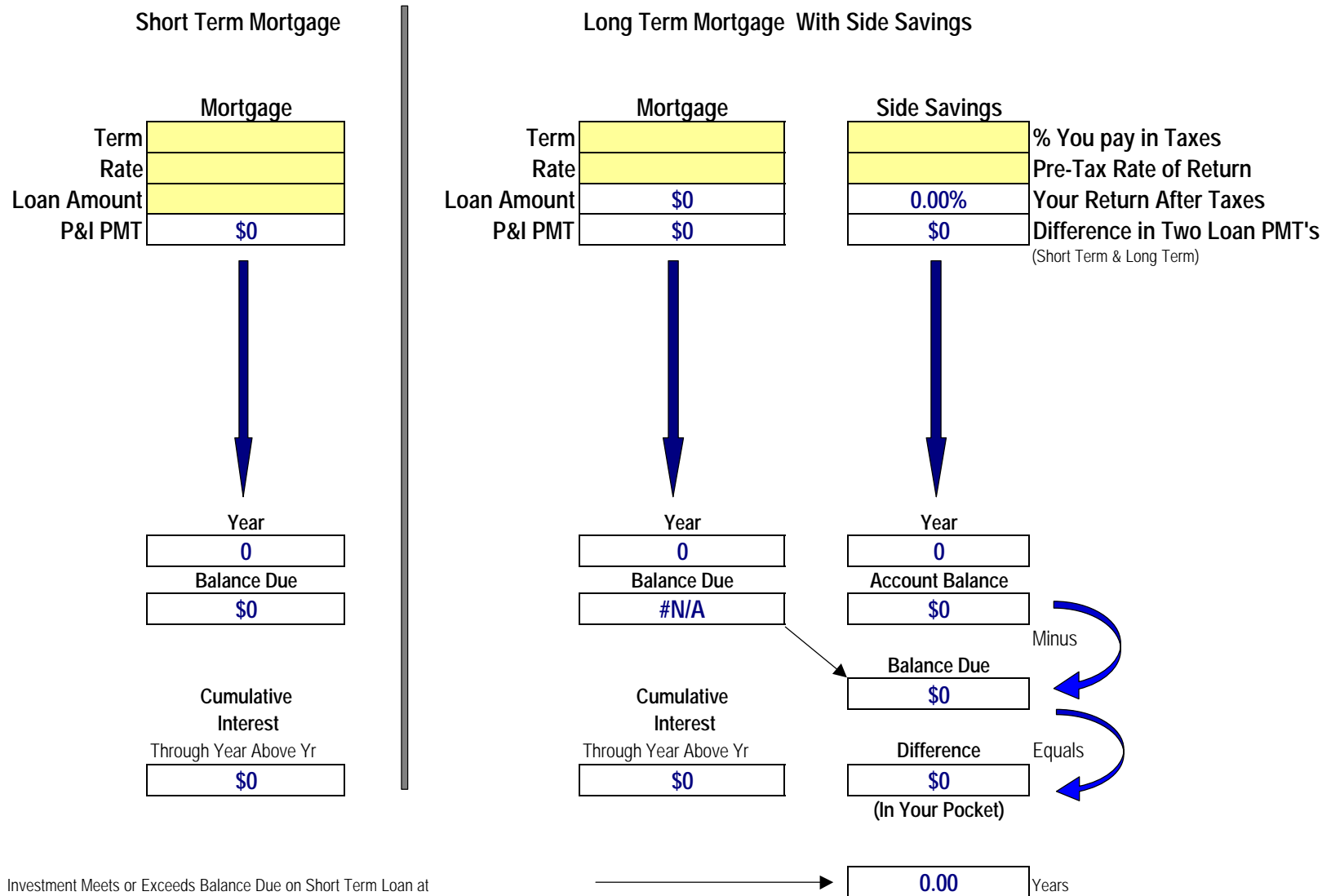
Paying Extra Payment Into An Investment

\$0.00	Extra Monthly Pmt. <small>(Investment)</small>
0	Begin Investment on Pmt #
	Your Tax Rate
	Gross Investment Return
0.00%	After Tax Investment Return
0	Payment # Loan Paid Off
0.0	Year Loan Paid Off <small>(From Start of Original Loan)</small>
\$0	Interest over Life of Loan

Compare Short Term Mortgage W/ a Longer Term Mortgage Coupled with Side Savings

Goal: Pay Home off in same time frame as short term mortgage, or sooner.

Client Name



Refinance Your Mortgage?

Client Name

Refinancing Expenses

1 Application Fee	
2 Discount Points	
3 Origination Points	
4 Credit Check	
5 Attorney Fees (Yours/Theirs)	
6 Title Search Fee	
7 Title Insurance Fee	
8 Appraisal Fee	
9 Inspections	
10 Local Fees (Taxes & Transfers)	
11 Prepayment Fee Old Mortgage	
12 Any Other Fees	
Total Expenses	\$0

Break Even Time Frame

Current Mortgage Payment	
<small>(Principal & Interest Only)</small>	
New Mortgage Payment	
<small>(Principal & Interest Only)</small>	
Difference Between Payments	\$0
Number of Months to Break Even	0.00
	<small>(Months)</small>

You will need to remain in your home for at least the period of time above to realize any savings.

Another Perspective

How long will you stay in your house (Years)?	
Months to Remain in House (Term of IRR Calculation)	0.00
Internal Rate of Return (Annualized) - when considering the refinance expenses the "initial investment" and the monthly difference in payments as the return on that original investment. (Capital depletion assumed.)	

Time Value of Money

The cost of delayed investment

Client Name _____

Frequency of Contributions

Annually

All Investment payments assumed to occur at the beginning of the period.

Investment Return

Assumption

		Valid Ages 20-65		Valid Ages 20-65		Valid Ages 20-65	
		Person A		Person B		Person C	
Contributions begin at age							
Contributions end at age							
Total Annual Contributions							
Age		Total Annual Contribution To Account	Year End Account Balance	Contribution To Account	Year End Account Balance	Total Annual Contribution To Account	Year End Account Balance
20		\$0	\$0	\$0	\$0	\$0	\$0
21		\$0	\$0	\$0	\$0	\$0	\$0
22		\$0	\$0	\$0	\$0	\$0	\$0
23		\$0	\$0	\$0	\$0	\$0	\$0
24		\$0	\$0	\$0	\$0	\$0	\$0
25		\$0	\$0	\$0	\$0	\$0	\$0
26		\$0	\$0	\$0	\$0	\$0	\$0
27		\$0	\$0	\$0	\$0	\$0	\$0
28		\$0	\$0	\$0	\$0	\$0	\$0
29		\$0	\$0	\$0	\$0	\$0	\$0
30		\$0	\$0	\$0	\$0	\$0	\$0
31		\$0	\$0	\$0	\$0	\$0	\$0
32		\$0	\$0	\$0	\$0	\$0	\$0
33		\$0	\$0	\$0	\$0	\$0	\$0
34		\$0	\$0	\$0	\$0	\$0	\$0
35		\$0	\$0	\$0	\$0	\$0	\$0
36		\$0	\$0	\$0	\$0	\$0	\$0
37		\$0	\$0	\$0	\$0	\$0	\$0
38		\$0	\$0	\$0	\$0	\$0	\$0
39		\$0	\$0	\$0	\$0	\$0	\$0
40		\$0	\$0	\$0	\$0	\$0	\$0
41		\$0	\$0	\$0	\$0	\$0	\$0
42		\$0	\$0	\$0	\$0	\$0	\$0
43		\$0	\$0	\$0	\$0	\$0	\$0
44		\$0	\$0	\$0	\$0	\$0	\$0
45		\$0	\$0	\$0	\$0	\$0	\$0
46		\$0	\$0	\$0	\$0	\$0	\$0
47		\$0	\$0	\$0	\$0	\$0	\$0
48		\$0	\$0	\$0	\$0	\$0	\$0
49		\$0	\$0	\$0	\$0	\$0	\$0
50		\$0	\$0	\$0	\$0	\$0	\$0
51		\$0	\$0	\$0	\$0	\$0	\$0
52		\$0	\$0	\$0	\$0	\$0	\$0
53		\$0	\$0	\$0	\$0	\$0	\$0
54		\$0	\$0	\$0	\$0	\$0	\$0
55		\$0	\$0	\$0	\$0	\$0	\$0
56		\$0	\$0	\$0	\$0	\$0	\$0
57		\$0	\$0	\$0	\$0	\$0	\$0
58		\$0	\$0	\$0	\$0	\$0	\$0
59		\$0	\$0	\$0	\$0	\$0	\$0
60		\$0	\$0	\$0	\$0	\$0	\$0
61		\$0	\$0	\$0	\$0	\$0	\$0
62		\$0	\$0	\$0	\$0	\$0	\$0
63		\$0	\$0	\$0	\$0	\$0	\$0
64		\$0	\$0	\$0	\$0	\$0	\$0
65		\$0	\$0	\$0	\$0	\$0	\$0
Total Investment		\$0		\$0		\$0	

Rate of Return

Client Name

Beginning Balance

Monthly Additions

Number of Months in Period

Ending Balance

Your Annualized Return
Over Specified Time Frame

0.00%

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Account Internal Rate of Return

Client Name _____

	Date of Investment Or Withdrawal*	Amount Invested Or Withdrawn	
Start Date			Starting Balance
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			
26			
27			
28			
29			
30			
31			
32			
33			
34			
35			
36			
37			
38			
39			
40			
	1/0/1900	\$0	
	Period End Date	Ending Balance	

Period End Date

Balance on
End Date

Total Contributions

Total Withdrawals

Net Investment

Annualized
Return

Withdrawals should be entered as negative numbers. All others additions should be positive.

* First Entry should be a deposit that identifies the beginning balance and the start date of the period in question.

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Taxable or Tax Free Equivalent Yield

Client Name

Looking for the taxable equivalent of a tax free/exempt rate of return.

Tax Free/Exempt Rate of Return	
Percentage Of Income You Pay in Taxes	
Taxable Equivalent Rate of Return	0.00%

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Taxable or Tax Free Equivalent Yield

Client Name

Looking for the tax free/exempt return that is equivalent to a taxable rate.

Tax Exempt/Free Equivalent Rate of Return	0.00%
Percentage Of Income You Pay in Taxes	
Taxable Rate of Return	

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Mutual Fund Growth & Expense Comparison

Client Name

Fund X	Fund Y		
		Rate of Return (Pre-tax)	Test Period 1-60 (Years)
		Front End Load	
		Annual Expense Ratio	
		Monthly Payments	
		Beginning Balance	
\$0	\$0	Account Balance Through Year:	
\$0	\$0	Cumulative Contributions Through Year:	0
\$0	\$0	Cumulative Earnings Through Year:	0
\$0	\$0	Cumulative Front Load Through Year:	0
\$0	\$0	Cumulative Expense Ratio Through Year:	0
\$0	\$0	Funds Total Cost Through Year:	0

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Notes: This is to compare two mutual fund future values taking into account the rates of return, front end sales charges, and the annual fees (expense ratios), over a specified time frame. This calculator assumes the annual fees are extracted as a lump sum at year end. (Most funds calculate the "annual fees" and extract them daily). You can indicate any test period from 1-60 years. **Rates will vary over time, particularly for long-term investments and higher rates of return involve a higher degree of risk of principal.**

IRA Spend Down Plan

Client Name

Age		\$0.00	Gross Annual Pay-out
Current Year			Ordinary Income Tax Bracket
IRA Account Balance		\$0.00	Net for Wealth Replacement
Assumed Net Investment Return In IRA Account			Strategy, or Spendable Income (Annually)
Spend Down Period (Yrs)			
What % Of Original Remains			(At end of spend down period)

Distribution Detail

Number of Years	Age	Year	IRA Year End Balance	Beginning of Year (Gross) IRA Withdrawals	Assumed Taxes Due 0.00%	Net After Taxes
1	0	0	0	0.00	\$0.00	\$ -
2	1	1	0	0.00	\$0.00	\$ -
3	2	2	0	0.00	\$0.00	\$ -
4	3	3	0	0.00	\$0.00	\$ -
5	4	4	0	0.00	\$0.00	\$ -
6	5	5	0	0.00	\$0.00	\$ -
7	6	6	0	0.00	\$0.00	\$ -
8	7	7	0	0.00	\$0.00	\$ -
9	8	8	0	0.00	\$0.00	\$ -
10	9	9	0	0.00	\$0.00	\$ -
11	10	10	0	0.00	\$0.00	\$ -
12	11	11	0	0.00	\$0.00	\$ -
13	12	12	0	0.00	\$0.00	\$ -
14	13	13	0	0.00	\$0.00	\$ -
15	14	14	0	0.00	\$0.00	\$ -
16	15	15	0	0.00	\$0.00	\$ -
17	16	16	0	0.00	\$0.00	\$ -
18	17	17	0	0.00	\$0.00	\$ -
19	18	18	0	0.00	\$0.00	\$ -
20	19	19	0	0.00	\$0.00	\$ -
21	20	20	0	0.00	\$0.00	\$ -
22	21	21	0	0.00	\$0.00	\$ -
23	22	22	0	0.00	\$0.00	\$ -
24	23	23	0	0.00	\$0.00	\$ -
25	24	24	0	0.00	\$0.00	\$ -
26	25	25	0	0.00	\$0.00	\$ -
27	26	26	0	0.00	\$0.00	\$ -
28	27	27	0	0.00	\$0.00	\$ -
29	28	28	0	0.00	\$0.00	\$ -
30	29	29	0	0.00	\$0.00	\$ -
				Total Distributed	Total Taxes Paid	Total Premium
				\$ -	\$ -	\$ -

This model does not calculate the minimum IRA distribution requirement following age 70 1/2.

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Pay Cash (For Cars) and Invest the Difference

Debt Based Car Purchase

Client Name

Original Purchase Price	
Auto Loan Rate	
Inflation Rate	
Auto Loan in Years	
Year of 1st Purchase	

This illustrates a series of 5 debt based car purchases. Each purchase is inflated by the inflation rate you specify. Loan payment is indicated on the right.

Car Purchase	Year Purchased	Loan Amount	Auto Loan Mthly PMT
Car 1	0	\$0	\$0
Car 2	0	\$0	\$0
Car 3	0	\$0	\$0
Car 4	0	\$0	\$0
Car 5	0	\$0	\$0
	Total Years	Total Purchase Price	Total Actual Cost
	0	\$0	\$0

Pay Cash (For Cars) & Invest The Difference

Original Purchase Price	\$0
Assumed Savings Return	
Inflation Rate	0.00%
Years Savings for Purchase	0
Year of 1st Purchase	0

This illustrates a series of 5 cash car purchases. Inflation is applied here also. Monthly savings occurs prior to each car purchase. You indicate the rate of return you want to assume on your savings program.

Car Purchase	Year Purchased	Cash Outlay	Monthly Savings Prior to Purchase	Difference Between Savings at Left and Above Loan Payment	Monthly Savings Total Balance
Car 1	0	\$0	\$0	\$0	\$0
Car 2	0	\$0	\$0	\$0	\$0
Car 3	0	\$0	\$0	\$0	\$0
Car 4	0	\$0	\$0	\$0	\$0
Car 5	0	\$0	\$0	\$0	\$0
	Total Years	Total Purchase Price	Total Actual Car Cost	Total Cash Invested	Future Value Of Invested Cash
	0	\$0	\$0	\$0	\$0

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Notes: This calculator is looking at the difference between borrowing money to buy cars & investing for the purpose of paying cash for your next car. The top section shows a series of loans for cars and the appropriate loan payment. The bottom section shows how much you will need to save to pay cash or the same cars. The bottom section also illustrates saving the difference between the loan payment in the top section and the savings payment required to accumulate enough to pay cash for your car.

Equalizing Future Benefits

What allocation of current resources will yield an equal dollar amount at each person's specified age?
 (Known Present Value [Current Resources]. Solving for the Future Value)

	Enter Current Resources
	Earnings Assumption

Client Name

Names	Current Age	Distribution Age*	Elapsed Time (Yrs.)	Recommended Allocation For Current Resources	Future Value Of Investment At Distribution Age
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			Totals	\$0.00	\$0.00

Variance in investment earnings will alter the future value.

*Enter "0" for the Distribution Age for any rows that you will not be using

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Equalizing Future Benefits

What current resources for each person will yield an equal dollar amount at a specified age?
 (Known Future Value. Solving for the Present Value [Current Resources])

	Desired Future Distribution Value
	Earnings Assumption
\$0.00	Current Deposit Needed

Client Name

Names	Current Age	Distribution Age*	Elapsed Time (Yrs.)	Recommended Allocation For Current Resources	Future Value Of Investment At Distribution Age
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			0	\$0.00	\$0.00
			Totals	\$0.00	\$0.00

Variance in investment earnings will alter the future value.

*Enter "0" for the Distribution Age for any rows that you will not be using

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Estate Tax Calculator

Client Name

Current Year

Estimated Gross Estate

Administration Expenses %

Administration Expenses \$ Less
(Executor, Attorneys, Etc.)

Debts to be Paid Less

Funeral Expenses Less

Charitable Bequests Less

Your Taxable Estate

Tentative Tax Calculation

% of Unified Credit Remaining

Unified Credit Less

Corresponding Exclusion

Estimated Estate Tax Due

Estimated Net Estate To Family

Estate Shrinkage

(From Estimated Gross Estate to Estimated Net Estate to Family)

Note: Taxable gifts (post 1976) as well as other credits can modify these numbers. This calculator simply estimates your estate tax.

Consult your tax advisor about your specific situation. Reflects the new tax law of 2001. Updated 02.2002

Structured Settlement - PV of Multiple Cash Flows

Client Name

	Cash Flow 1	Cash Flow 2	Cash Flow 3	Cash Flow 4	Cash Flow 5	Total PV
Cash Flow Recipient						
Current Year		0	0	0	0	
Year # to Start Payout						
Yrs of Payments						
Today's \$ Annual Payout*						
Inflation Assumption						
Discount Rate						
Present Value of Future Cash Flow	\$0	\$0	\$0	\$0	\$0	\$0

*For each column you are not using, be sure to enter \$0 in the today's \$ Annual Payout line.

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Future Cash Flow

Year #	Future Dollars Year						Combined Cash Flow
1	0	\$0	\$0	\$0	\$0	\$0	\$0
2	1	\$0	\$0	\$0	\$0	\$0	\$0
3	2	\$0	\$0	\$0	\$0	\$0	\$0
4	3	\$0	\$0	\$0	\$0	\$0	\$0
5	4	\$0	\$0	\$0	\$0	\$0	\$0
6	5	\$0	\$0	\$0	\$0	\$0	\$0
7	6	\$0	\$0	\$0	\$0	\$0	\$0
8	7	\$0	\$0	\$0	\$0	\$0	\$0
9	8	\$0	\$0	\$0	\$0	\$0	\$0
10	9	\$0	\$0	\$0	\$0	\$0	\$0
11	10	\$0	\$0	\$0	\$0	\$0	\$0
12	11	\$0	\$0	\$0	\$0	\$0	\$0
13	12	\$0	\$0	\$0	\$0	\$0	\$0
14	13	\$0	\$0	\$0	\$0	\$0	\$0
15	14	\$0	\$0	\$0	\$0	\$0	\$0
16	15	\$0	\$0	\$0	\$0	\$0	\$0
17	16	\$0	\$0	\$0	\$0	\$0	\$0
18	17	\$0	\$0	\$0	\$0	\$0	\$0
19	18	\$0	\$0	\$0	\$0	\$0	\$0
20	19	\$0	\$0	\$0	\$0	\$0	\$0
21	20	\$0	\$0	\$0	\$0	\$0	\$0
22	21	\$0	\$0	\$0	\$0	\$0	\$0
23	22	\$0	\$0	\$0	\$0	\$0	\$0
24	23	\$0	\$0	\$0	\$0	\$0	\$0
25	24	\$0	\$0	\$0	\$0	\$0	\$0
26	25	\$0	\$0	\$0	\$0	\$0	\$0
27	26	\$0	\$0	\$0	\$0	\$0	\$0
28	27	\$0	\$0	\$0	\$0	\$0	\$0
29	28	\$0	\$0	\$0	\$0	\$0	\$0
30	29	\$0	\$0	\$0	\$0	\$0	\$0
31	30	\$0	\$0	\$0	\$0	\$0	\$0
32	31	\$0	\$0	\$0	\$0	\$0	\$0
33	32	\$0	\$0	\$0	\$0	\$0	\$0
34	33	\$0	\$0	\$0	\$0	\$0	\$0
35	34	\$0	\$0	\$0	\$0	\$0	\$0
36	35	\$0	\$0	\$0	\$0	\$0	\$0
37	36	\$0	\$0	\$0	\$0	\$0	\$0
38	37	\$0	\$0	\$0	\$0	\$0	\$0
39	38	\$0	\$0	\$0	\$0	\$0	\$0
40	39	\$0	\$0	\$0	\$0	\$0	\$0