



EQUITABLE
ADVISORS

Asset-Map[®]

SAANYS Sample Case

March 2022

Lead Advisor

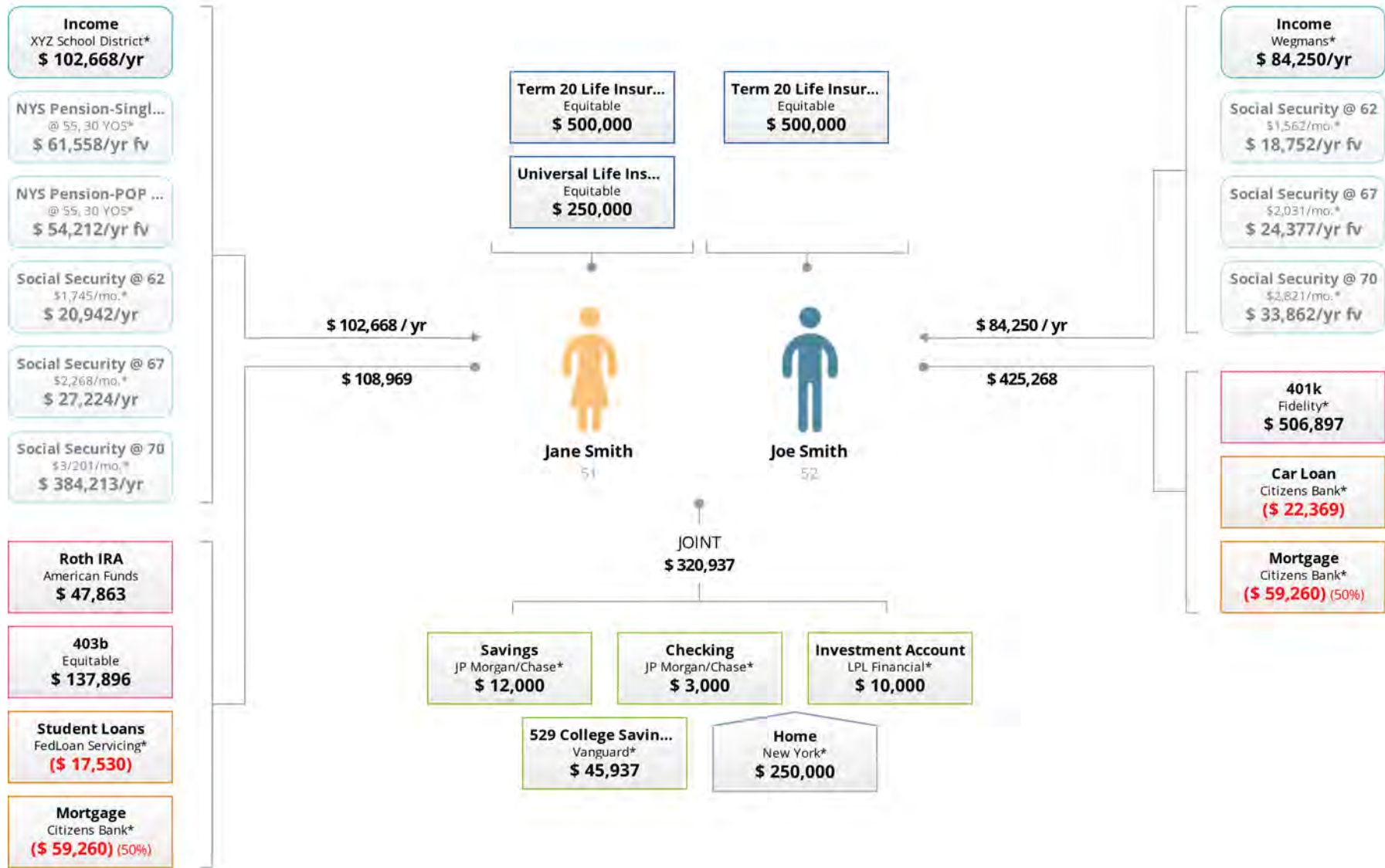
Kelly Demay
Vice President
Equitable Advisors, LLC
Rochester, NY 14623
kelly.demay@equitable.com

Jane Smith (51)
Primary

Joe Smith (52)
Spouse

John Smith (17)
Dependent

Sarah Smith (14)
Dependent



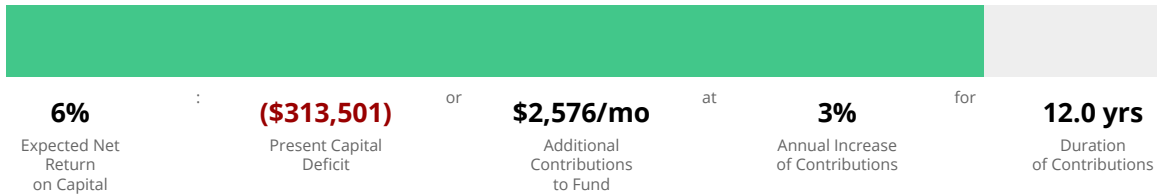
■ Cash Flow
 ■ Real Estate
 ■ Retirement Asset
 ■ Non-Retirement Asset
 ■ Liability
 ■ Insurance
 ■ Owned By Another
 Deferred Annuity
 Stencil

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Retirement Funding - Jane Smith & Joe Smith

Based on the calculation performed, this Target-Map[®] is 85% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 6% expected net return on capital, the amount of additional capital required to fund this need today is \$ 313,501 or \$ 2,576 of monthly contributions inflated by 3% annually for 12.0 years.

85% Funded



What You Want

Capital Required (Present Value) **(\$2,036,040)**

After-tax Cash Flow Desired

- **Living Expenses Based on Retirement Budget:** Starting at Joe Smith age 62 (\$90,000 inflated at 3%/year for 38 years) \$1,620,750
- **Travel Expenses:** Starting at Joe Smith age 65 (\$7,500 inflated at 3%/year for 15 years) \$65,290
- **Medical Expenses:** Starting at Joe Smith age 65 (\$10,000 inflated at 6%/year for 35 years) \$350,000

What You Have

Capital Available (Present Value Equivalent) **\$1,722,539**

Cash Flow Sources Available 56%

- **Social Security @ 67 : \$2,268/mo.** * Starting at Jane Smith age 67 (\$27,224 for 33 years COLA 3% less 15% Tax) \$318,427
- **NYS Pension-POP 100% : @ 55, 30 YOS** * Starting at Jane Smith age 55 (FV \$54,212 for 45 years COLA 0% less 16% Tax) \$599,329
- **Social Security @ 70 : \$2,821/mo.** * Starting at Joe Smith age 70 (FV \$33,862 for 30 years COLA 3% less 15% Tax) \$215,294

Assets Available 29%

- **403b: Equitable** (\$137,896 less 16% Tax) \$115,833
- **Roth IRA: American Funds** (\$47,863 less 0% Tax) \$47,863
- **401k: Fidelity** * (\$506,897 less 16% Tax) \$425,793

Insurance Available 0%

- *No Active Insurance Policies*

Calculations are based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. *"Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 3% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 6% rate net of fees and expenses. "Monthly contributions" represent ongoing capital needed during the stated duration in years that would replace the deficit in funding. A surplus indicates the available funding sources exceeds the required funding. Any monthly additions are assumed to increase each year by the stated annual increase factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account. **Both this report and the preparer make no assurances that the specified hypothetical rates of return in this material will be attained.**

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