



Asset-Map[®]

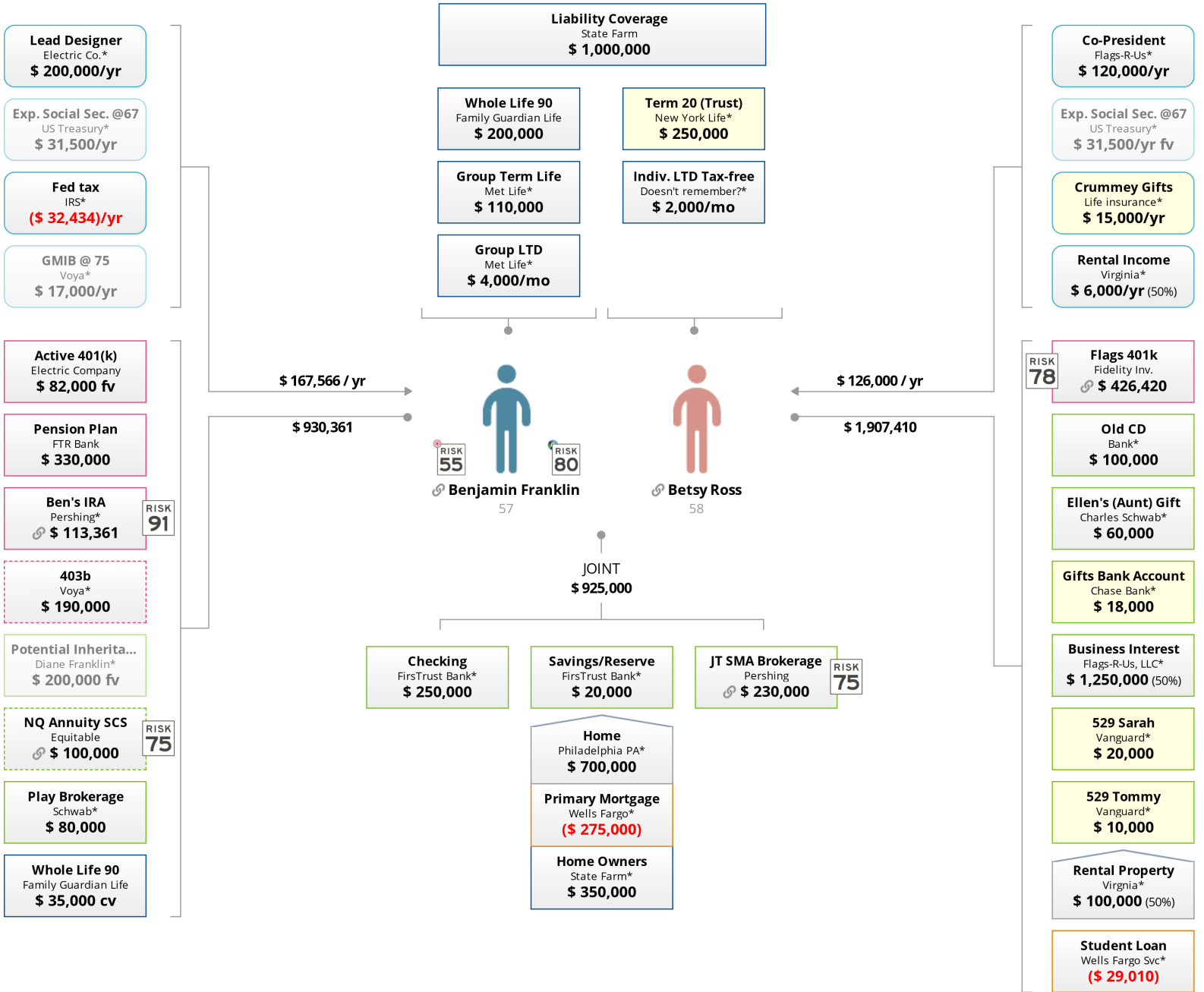
Franklin (HAH)

April 2023

Lead Advisor

H. Adam Holt, CFP, ChFC
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Benjamin Franklin (57) Primary	Betsy Ross (58) Spouse	Thomas Franklin (18) Dependent	Sarah Franklin (10) Daughter of Betsy	Millie Ross (85e) Family	Dad's Trust (MStar) (0e) Trustee	Jeff business partner (62e) Flags Co-owner	Flags-R-Us Corporation - LLC
Franklin LLC Corporation - LLC	ILIT 2009 Trust - Irrevocable						



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

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Benjamin Franklin (57)
Primary

Betsy Ross (58)
Spouse

Thomas Franklin (18)
Dependent

Sarah Franklin (10)
Daughter of Betsy

Millie Ross (MIL) (85e)
Family

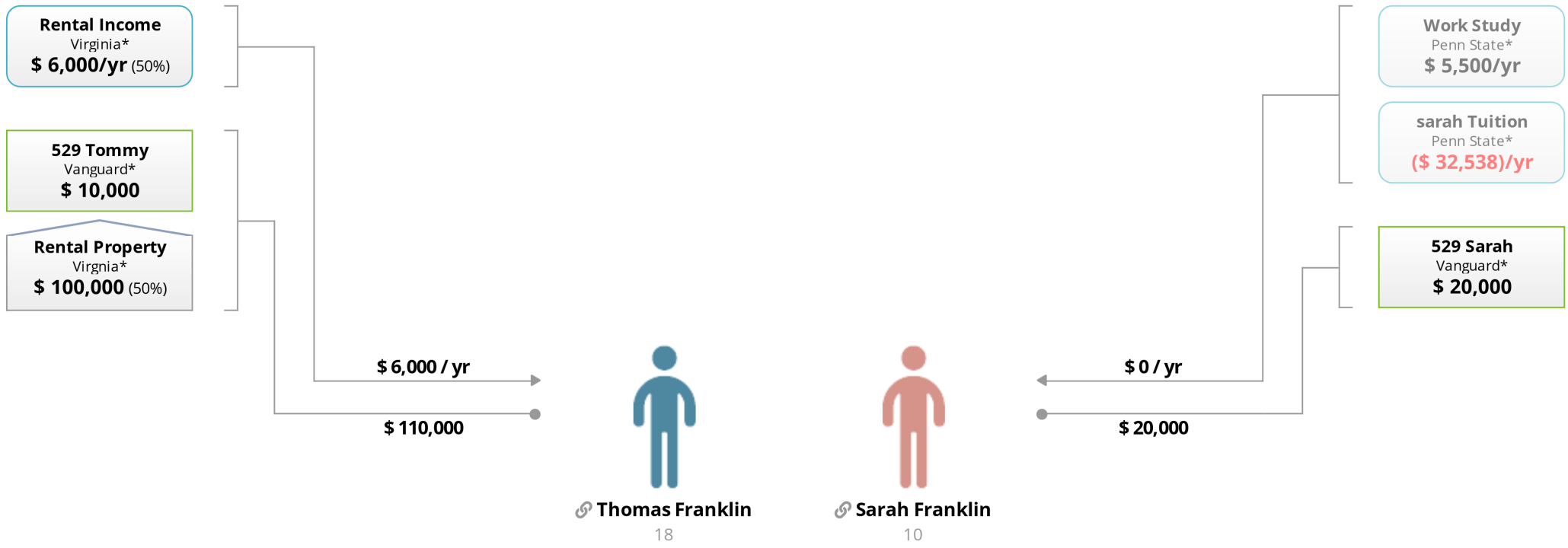
Dad's Trust (MStar) (0e)
Trustee

Jeff business partner (62e)
Flags Co-owner

Flags-R-Us Corporation - LLC

Franklin LLC Corporation - LLC

ILIT 2009 Trust - Irrevocable



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Signals

Asset-Map Signals™ are an indicator for the financial preparedness of a household to fund a sustained loss associated with critical events that commonly disrupt financial security. The following indications are to be used to identify potential scenarios that require attention and is not intended to provide financial advice or recommendation of action. Each indication should be explored and confirmed by a professional to determine the unique circumstances of every household.



Liquidity

Preparedness to fund a short-term demand for cash equal to base number of months of replacement income.



Long-Term Disability

Preparedness to fund a sustained long-term loss of earned income due to disability.



Loss of Life

Preparedness to replace a permanent loss of earned income due to premature death.



Long-Term Care

Preparedness to fund a long-term care event for the primary members.

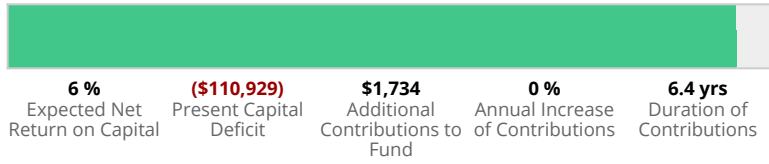


Longevity

Preparedness to fund long-term demand for sustainable income due to longevity.

Target-Map® Summary

Retirement Funding - Benjamin Franklin & Betsy Ross copy copy



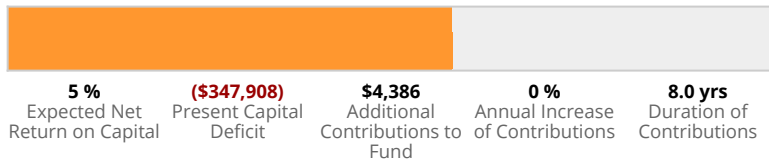
Based on the calculation performed, this Target-Map® is 95% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 6% expected net return on capital, the amount of additional capital required to fund this need today is \$ 110,929 or \$ 1,734 of monthly contributions inflated by 0% annually for 6.4 years.

Education Funding - All Dependents



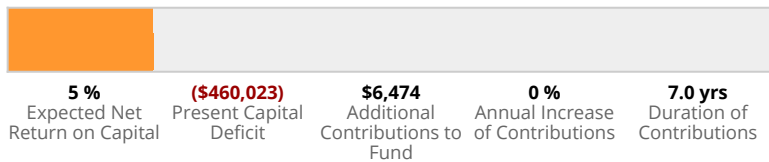
Based on the calculation performed, this Target-Map® is 84% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 44,944 or \$ 1,011 of monthly contributions inflated by 1% annually for 4.0 years.

Long-term Disability - Benjamin Franklin



Based on the calculation performed, this Target-Map® is 58% 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 \$ 347,908 or \$ 4,386 of monthly contributions inflated by 0% annually for 8.0 years.

Long-term Disability - Betsy Ross



Based on the calculation performed, this Target-Map® is 19% 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 \$ 460,023 or \$ 6,475 of monthly contributions inflated by 0% annually for 7.0 years.

Loss of Life - Benjamin Franklin



Based on the calculation performed, this Target-Map® is 25% 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 \$ 1,678,760.

Loss of Life - Betsy Ross

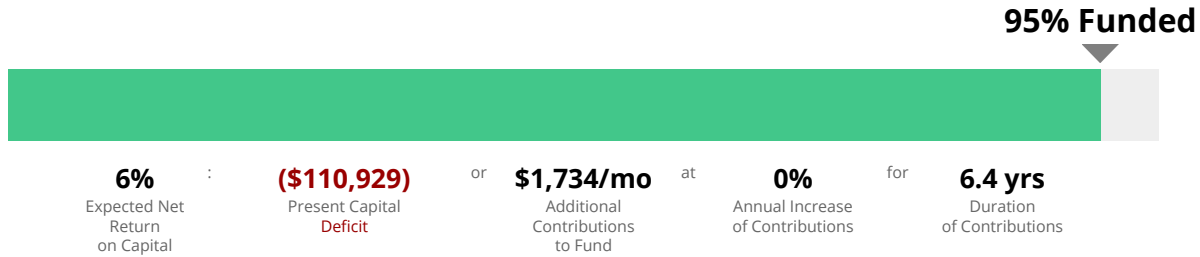


Based on the calculation performed, this Target-Map® is 30% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 6% expected net return on capital, the amount of additional capital required to fund this need today is \$ 586,363.

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Retirement Funding - Benjamin Franklin & Betsy Ross copy copy

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What You Want

Capital Required (Present Value)

(\$2,282,506)

After-tax Cash Flow Desired

- **Living Expenses (50% Primary/Spouse Ann. Income):** Starting at Betsy Ross age 65 (\$85,000 inflated at 3%/year for 35 years) \$1,591,985
- **Travel Expenses (10% Primary/Spouse Ann. Income):** Starting at Betsy Ross age 65 (\$20,000 inflated at 3%/year for 15 years) \$206,771
- **Medical Expenses (10% Primary/Spouse Ann. Income):** Starting at Betsy Ross age 75 (\$42,600 inflated at 3%/year for 25 years) \$483,750

What You Have

Capital Available (Present Value Equivalent)

\$2,171,577

Cash Flow Sources Available **41%**

- **Exp. Social Sec. @67 : US Treasury *** Starting at Betsy Ross age 67 (\$31,500 for 33 years COLA 0% less 15% Tax) \$250,015
- **Rental Income : Virginia *** Starting at Betsy Ross age 58 (\$12,000 for 41 years COLA 0% less 25% Tax) \$144,611
- **GMIB @ 75 : Voya *** Starting at Benjamin Franklin age 75 (\$17,000 for 25 years COLA 0% less 25% Tax) \$63,078
- **GMIB : Athene *** Starting at Millie Ross (MIL) age 85 (\$4,000 for 14 years COLA 0% less 25% Tax) \$30,050
- **Exp. Social Sec. @67 : US Treasury *** Starting at Benjamin Franklin age 67 (\$31,500 for 33 years COLA 0% less 15% Tax) \$235,025
- **Flags 401k Contributions : Fidelity Inv.** Starting at Betsy Ross age 58 (\$18,000 for 6 years COLA 0% less 25% Tax) \$70,367
- **Pension Plan Contributions : FTR Bank** Starting at Benjamin Franklin age 57 (\$12,000 for 7 years COLA 0% less 25% Tax) \$55,038
- **Active 401(k) Contributions : Electric Company** Starting at Benjamin Franklin age 57 (\$18,000 for 7 years COLA 0% less 25% Tax) \$82,557

Assets Available **54%**

- **JT SMA Brokerage: Pershing** (\$230,000 less 5% Tax) \$218,500
- **NQ Annuity SCS: Equitable** (\$100,000 less 10% Tax) \$90,000
- **Ben's IRA: Pershing *** (\$113,361 less 25% Tax) \$85,021
- **Flags 401k: Fidelity Inv.** (\$426,420 less 25% Tax) \$319,815
- **403b: Voya *** (\$190,000 less 25% Tax) \$142,500
- **Play Brokerage: Schwab *** (\$80,000 less 5% Tax) \$76,000
- **Pension Plan: FTR Bank** (\$330,000 less 25% Tax) \$247,500
- **Active 401(k): Electric Company** (\$82,000 less 25% Tax) \$61,500

Insurance Available **0%**

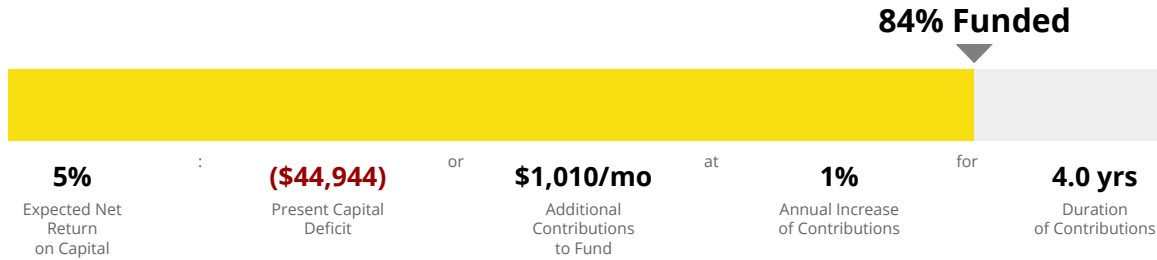
- *No Active Insurance Policies*

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Education Funding - All Dependents

Based on the calculation performed, this Target-Map[®] is 84% 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 \$ 44,944 or \$ 1,011 of monthly contributions inflated by 1% annually for 4.0 years.



What You Want

Capital Required (Present Value)	(\$274,944)
After-tax Cash Flow Desired	
• Education Expenses: Starting at Thomas Franklin age 18 (\$35,000 inflated at 5%/year for 4 years)	\$134,944
• Education Expenses: Starting at Sarah Franklin age 18 (\$35,000 inflated at 5%/year for 4 years)	\$140,000

What You Have

Capital Available (Present Value Equivalent)	\$230,000
Cash Flow Sources Available 0%	
• 529 Sarah Contributions : Vanguard * Starting at Sarah Franklin age 10 (\$3,000 for -37 years COLA 0% less 0% Tax)	\$0
• 529 Tommy Contributions : Vanguard * Starting at Thomas Franklin age 18 (\$3,000 for -37 years COLA 0% less 0% Tax)	\$0
Assets Available 84%	
• Rental Property: Virginia * (\$200,000 less 0% Tax)	\$200,000
• 529 Sarah: Vanguard * (\$20,000 less 0% Tax)	\$20,000
• 529 Tommy: Vanguard * (\$10,000 less 0% Tax)	\$10,000
Insurance Available 0%	
• <i>No Active Insurance Policies</i>	

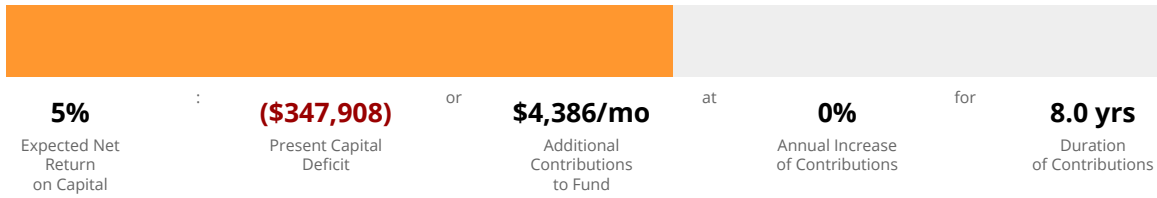
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Long-term Disability - Benjamin Franklin

Based on the calculation performed, this Target-Map[®] is 58% 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 \$ 347,908 or \$ 4,386 of monthly contributions inflated by 0% annually for 8.0 years.

58% Funded



What You Want

Capital Required (Present Value)	(\$824,295)
After-tax Cash Flow Desired	
• Income Replacement (70% Ann. Earned Income): Starting at Benjamin Franklin age 57 (\$105,000 inflated at 3%/year for 8 years)	\$721,259
• Lost Retirement Savings (10%): Starting at Benjamin Franklin age 57 (\$15,000 inflated at 3%/year for 8 years)	\$103,037

What You Have

Capital Available (Present Value Equivalent)	\$476,387
Cash Flow Sources Available 21%	
• Rental Income : Virginia * Starting at Betsy Ross age 58 (\$12,000 for 41 years COLA 0% less 20% Tax)	\$174,632
Assets Available 0%	
• <i>No Active Assets</i>	
Insurance Available 37%	
• Group LTD: Met Life * Starting at Benjamin Franklin age 57 (\$4,000/mo until age 65 COLA 0% less 0% Tax)	\$301,755

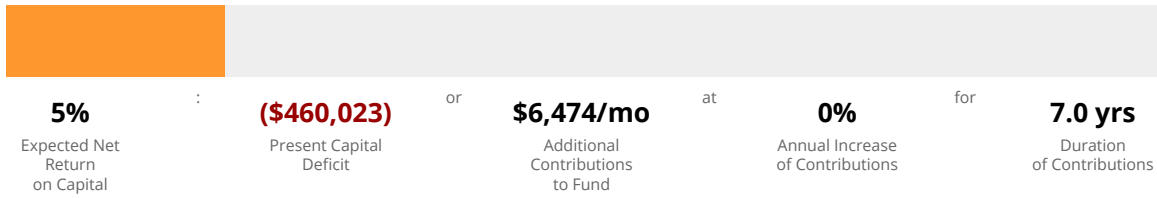
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Long-term Disability - Betsy Ross

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19% Funded



What You Want

Capital Required (Present Value)	(\$569,126)
After-tax Cash Flow Desired	
• Income Replacement (70% Ann. Earned Income): Starting at Betsy Ross age 58 (\$84,000 inflated at 3%/year for 7 years)	\$497,985
• Lost Retirement Savings (10%): Starting at Betsy Ross age 58 (\$12,000 inflated at 3%/year for 7 years)	\$71,141

What You Have

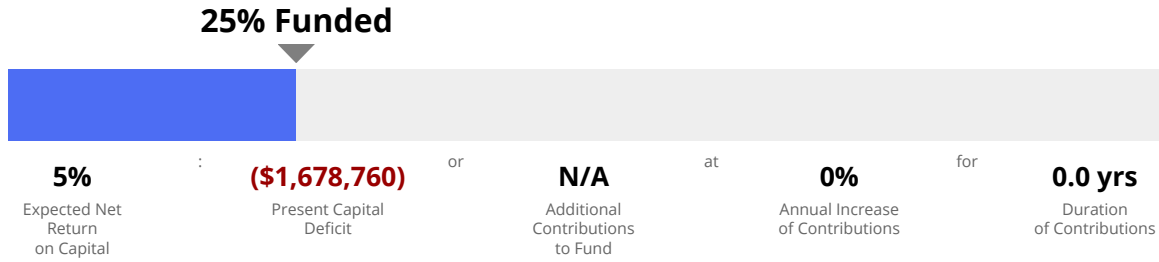
Capital Available (Present Value Equivalent)	\$109,103
Cash Flow Sources Available 0%	
• <i>No Active Incomes</i>	
Assets Available 0%	
• <i>No Active Assets</i>	
Insurance Available 19%	
• Indiv. LTD Tax-free: Doesn't remember? * Starting at Betsy Ross age 58 (\$2,000/mo for 5 years COLA 0% less 0% Tax)	\$109,103

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Loss of Life - Benjamin Franklin

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What You Want

Capital Required (Present Value)	(\$2,238,760)
After-tax Cash Flow Desired	
• Income Replacement (70% Annual Income): Starting at Benjamin Franklin age 57 (\$129,499 inflated at 3%/year for 10 years)	\$1,112,512
• Transitional Income (30% Annual Inc. for 3 years): Starting at Benjamin Franklin age 57 (\$55,500 inflated at 3%/year for 3 years)	\$163,349
• Debt Obligations: Benjamin Franklin age 57 (\$554,010)	\$554,010
• Final Expenses: Benjamin Franklin age 57 (\$10,000)	\$10,000
• Education Expenses: Starting at Thomas Franklin age 18 (\$25,000 inflated at 5%/year for 4 years)	\$96,389
• Education Expenses: Starting at Sarah Franklin age 18 (\$25,000 inflated at 5%/year for 4 years)	\$100,000
• Emergency Reserves (50% Ann. Household Income): Benjamin Franklin age 57 (\$202,500)	\$202,500

What You Have

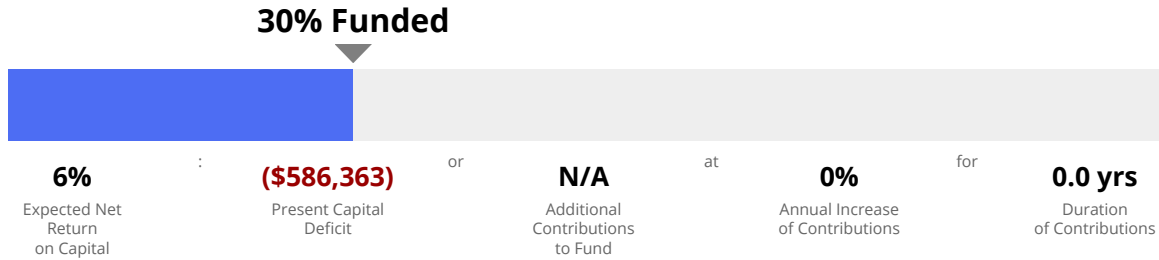
Capital Available (Present Value Equivalent)	\$560,000
Cash Flow Sources Available 0%	
• <i>No Active Incomes</i>	
Assets Available 0%	
• <i>No Active Assets</i>	
Insurance Available 25%	
• Term 20 (Trust): New York Life * Betsy Ross age 58 (\$250,000 less 0% Tax)	\$250,000
• Group Term Life: Met Life * Benjamin Franklin age 57 (\$110,000 less 0% Tax)	\$110,000
• Whole Life 90: Family Guardian Life Benjamin Franklin age 57 (\$200,000 less 0% Tax)	\$200,000

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Loss of Life - Betsy Ross

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What You Want

Capital Required (Present Value)	(\$836,363)
After-tax Cash Flow Desired	
• Income Replacement (50% Annual Income): Starting at Betsy Ross age 58 (\$63,000 inflated at 3%/year for 9 years)	\$468,476
• Transitional Income (100% Annual Inc. for 1 years): Starting at Betsy Ross age 58 (\$126,000 inflated at 3%/year for 1 year)	\$126,000
• Final Expenses: Betsy Ross age 58 (\$10,000)	\$10,000
• Education Expenses: Starting at Thomas Franklin age 18 (\$35,000 inflated at 5%/year for 4 years)	\$133,137
• Emergency Reserves (25% Ann. Household Income): Betsy Ross age 58 (\$98,750)	\$98,750

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 30%	
• Term 20 (Trust): New York Life * Betsy Ross age 58	\$250,000
	(\$250,000 less 0% Tax)

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 0% 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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