



Asset-Map[®]

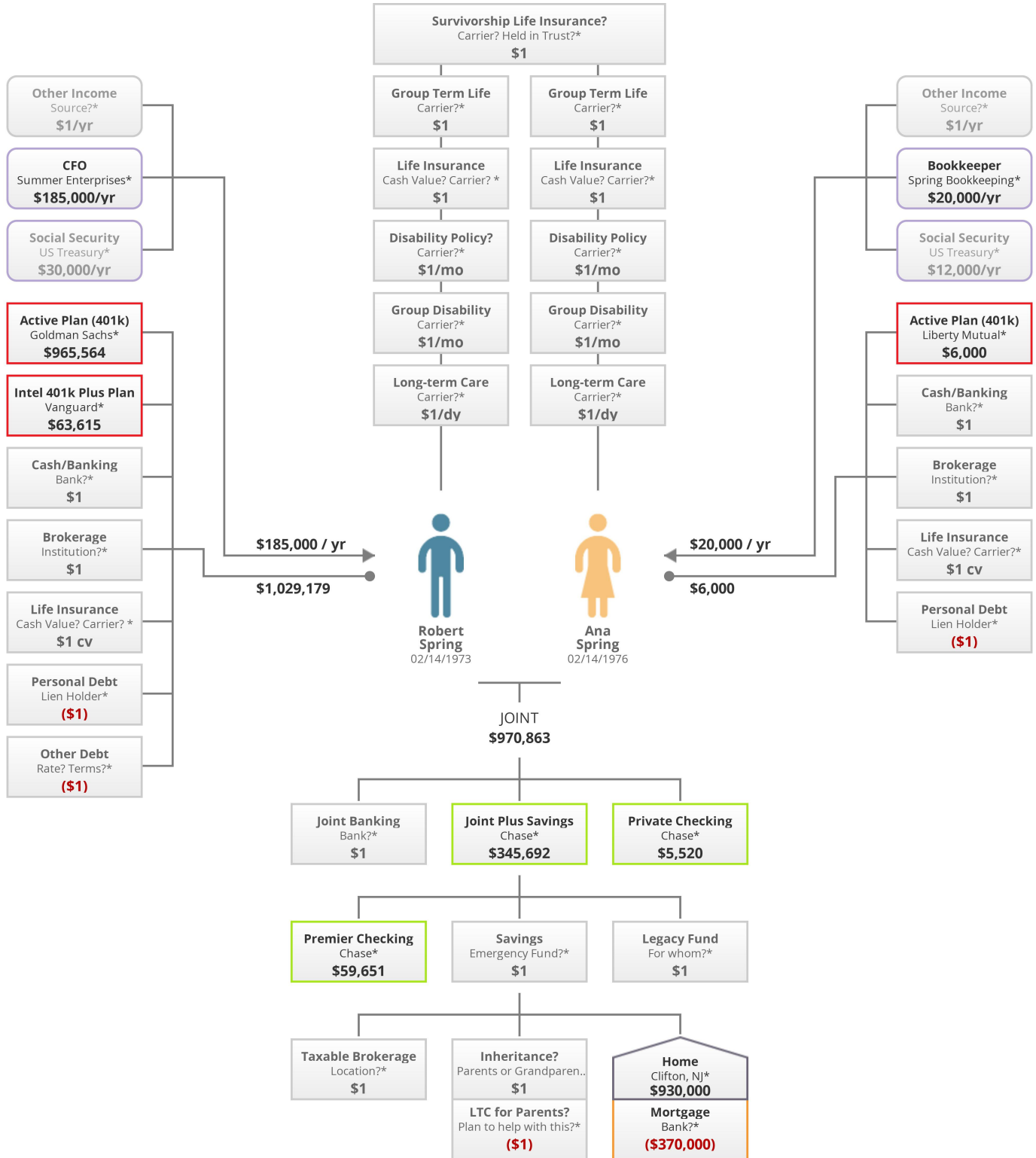
Robert and Ana Spring Family

February 2021

Lead Advisor

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- Robert Spring (48)** Primary
- Ana Spring (45)** Spouse
- Sophie Spring (17e)** Dependent
- Victor Spring (12e)** Dependent
- Charles Spring (10e)** Dependent
- Adam Spring (77e)** Family
- Megan Spring (73e)** Family
- Jenny West (72e)** Family
- CPA -- None** Other
- T&E Attorney** Other

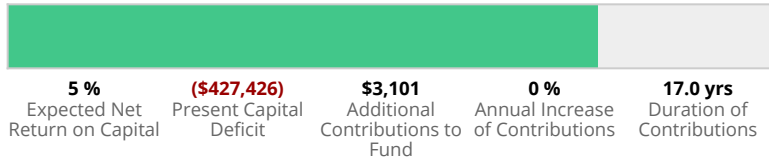


Cash Flow Real Estate Retirement Asset Non-Retirement Asset Liability Insurance Owned By Another Deferred Annuity Stencil

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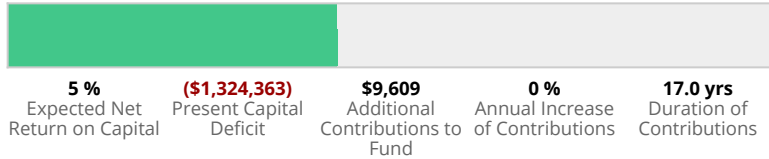
Target-Map® Summary

Retirement Funding - Robert Spring & Ana Spring at 2% COLA vs. 3%



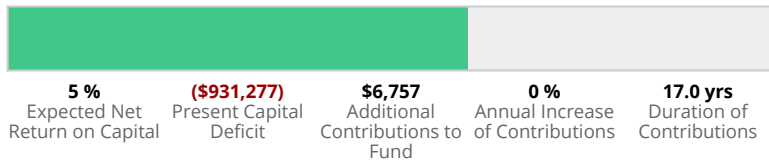
Based on the calculation performed, this Target-Map® is 77% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 427,426 or \$ 3,102 of monthly contributions inflated by 0% annually for 17.0 years.

Retirement Funding - Robert Spring & Ana Spring Save & Work Less (43%)



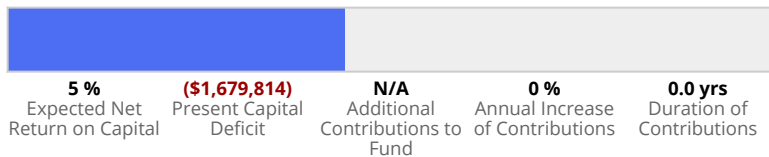
Based on the calculation performed, this Target-Map® is 43% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,324,363 or \$ 9,610 of monthly contributions inflated by 0% annually for 17.0 years.

Retirement Funding - Robert Spring & Ana Spring



Based on the calculation performed, this Target-Map® is 60% 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 \$ 931,277 or \$ 6,758 of monthly contributions inflated by 0% annually for 17.0 years.

Loss of Life - Robert Spring



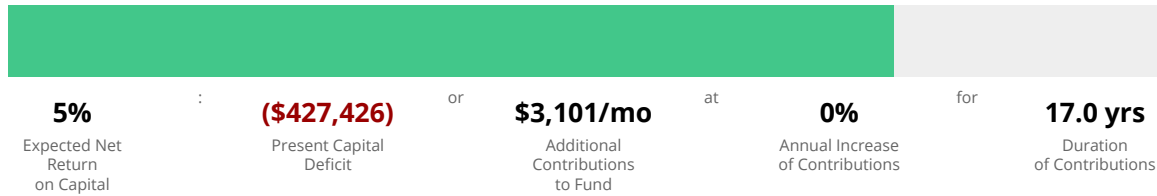
Based on the calculation performed, this Target-Map® is 44% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,679,814.

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Retirement Funding - Robert Spring & Ana Spring at 2% COLA vs. 3%

Based on the calculation performed, this Target-Map® is 77% 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 \$ 427,426 or \$ 3,102 of monthly contributions inflated by 0% annually for 17.0 years.

77% Funded



What You Want

Capital Required (Present Value) **(\$1,837,055)**

After-tax Cash Flow Desired

• Living Expenses (50% Primary/Spouse Ann. Income): Starting at Robert Spring age 65 (\$102,500 inflated at 2%/year for 35 years)	\$1,397,962
• Travel Expenses (10% Primary/Spouse Ann. Income): Starting at Robert Spring age 65 (\$20,500 inflated at 3%/year for 15 years)	\$194,571
• Medical Expenses (10% Primary/Spouse Ann. Income): Starting at Robert Spring age 75 (\$20,500 inflated at 3%/year for 25 years)	\$244,521

What You Have

Capital Available (Present Value Equivalent) **\$1,409,629**

Cash Flow Sources Available **34%**

• Social Security : US Treasury * Starting at Robert Spring age 65 (\$30,000 for 35 years COLA 0% less 15% Tax)	\$191,488
• Social Security : US Treasury * Starting at Ana Spring age 70 (\$12,000 for 30 years COLA 0% less 15% Tax)	\$48,671
• Active Plan (401k) Contributions : Goldman Sachs * Starting at Robert Spring age 48 (\$24,000 for 19 years COLA 0% less 0% Tax)	\$304,334
• Active Plan (401k) Contributions : Liberty Mutual * Starting at Ana Spring age 45 (\$6,000 for 25 years COLA 0% less 0% Tax)	\$88,751

Assets Available **42%**

• Intel 401k Plus Plan: Vanguard * (\$63,615 less 25% Tax)	\$47,711
• Active Plan (401k): Goldman Sachs * (\$965,564 less 25% Tax)	\$724,173
• Active Plan (401k): Liberty Mutual * (\$6,000 less 25% Tax)	\$4,500

Insurance Available **0%**

- *No Active Insurance Policies*

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Retirement Funding - Robert Spring & Ana Spring at 2% COLA vs. 3%

Cash Flow Details

Year	Attained Age(s)	Capital Required	Capital Available			Annual Funding Implication	
		After-tax Cash Flow Desired	After-tax Cash Flow Sources	Net After Tax Assets	Insurance Proceeds	Net Savings/ (Withdrawals)	EOY Net Capital Balance
2021	48	0	25,666	776,384	0	802,050	836,000
2022	49	0	30,000	0	0	30,000	909,300
2023	50	0	30,000	0	0	30,000	986,265
2024	51	0	30,000	0	0	30,000	1,067,078
2025	52	0	30,000	0	0	30,000	1,151,932
2026	53	0	30,000	0	0	30,000	1,241,028
2027	54	0	30,000	0	0	30,000	1,334,580
2028	55	0	30,000	0	0	30,000	1,432,809
2029	56	0	30,000	0	0	30,000	1,535,949
2030	57	0	30,000	0	0	30,000	1,644,247
2031	58	0	30,000	0	0	30,000	1,757,959
2032	59	0	30,000	0	0	30,000	1,877,357
2033	60	0	30,000	0	0	30,000	2,002,725
2034	61	0	30,000	0	0	30,000	2,134,361
2035	62	0	30,000	0	0	30,000	2,272,579
2036	63	0	30,000	0	0	30,000	2,417,708
2037	64	0	30,000	0	0	30,000	2,570,094
2038	65	(149,500)	52,454	0	0	(97,046)	2,596,700
2039	66	(180,739)	55,500	0	0	(125,239)	2,595,034
2040	67	(184,702)	34,367	0	0	(150,335)	2,566,934
2041	68	(188,754)	31,500	0	0	(157,254)	2,530,164
2042	69	(192,898)	31,500	0	0	(161,398)	2,487,204
2043	70	(197,135)	31,500	0	0	(165,635)	2,437,648
2044	71	(201,468)	31,500	0	0	(169,968)	2,381,064
2045	72	(205,901)	31,500	0	0	(174,401)	2,316,996
2046	73	(210,434)	35,199	0	0	(175,235)	2,248,849
2047	74	(215,070)	35,700	0	0	(179,370)	2,172,953
2048	75	(256,287)	35,700	0	0	(220,587)	2,049,984
2049	76	(271,369)	35,700	0	0	(235,669)	1,905,031
2050	77	(277,730)	35,700	0	0	(242,030)	1,746,151
2051	78	(284,246)	35,700	0	0	(248,546)	1,572,485

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2052	79	(290,921)	35,700	0	0	(255,221)	1,383,128
2053	80	(247,937)	35,700	0	0	(212,237)	1,229,435
2054	81	(250,623)	35,700	0	0	(214,923)	1,065,238
2055	82	(256,176)	35,700	0	0	(220,476)	887,000
2056	83	(261,857)	35,700	0	0	(226,157)	693,885
2057	84	(267,669)	35,700	0	0	(231,969)	485,012
2058	85	(273,614)	35,700	0	0	(237,914)	259,453
2059	86	(279,696)	35,700	0	0	(243,996)	16,229
2060	87	(285,918)	35,700	0	0	(250,218)	(245,688)
2061	88	(292,282)	35,700	0	0	(256,582)	(527,383)
2062	89	(298,794)	35,700	0	0	(263,094)	(830,001)
2063	90	(305,456)	35,700	0	0	(269,756)	(1,154,745)
2064	91	(312,271)	35,700	0	0	(276,571)	(1,502,882)
2065	92	(319,244)	35,700	0	0	(283,544)	(1,875,747)
2066	93	(326,379)	35,700	0	0	(290,679)	(2,274,748)
2067	94	(333,679)	35,700	0	0	(297,979)	(2,701,363)
2068	95	(341,147)	35,700	0	0	(305,447)	(3,157,150)
2069	96	(348,789)	35,700	0	0	(313,089)	(3,643,751)
2070	97	(356,608)	35,700	0	0	(320,908)	(4,162,892)
2071	98	(364,610)	35,700	0	0	(328,910)	(4,716,393)
2072	99	(372,796)	35,700	0	0	(337,096)	(5,306,163)
2073	100	(16,804)	13,246	0	0	(3,558)	(5,348,271)

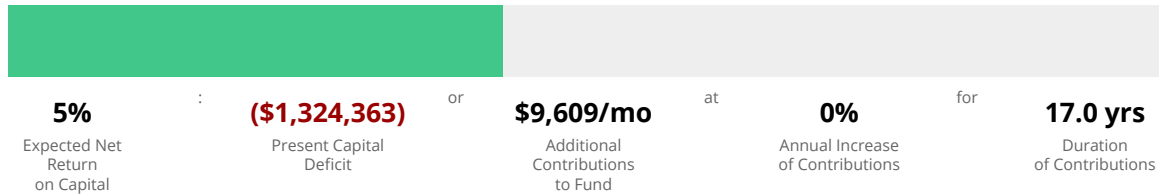
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Retirement Funding - Robert Spring & Ana Spring Save & Work Less (43%)

Based on the calculation performed, this Target-Map® is 43% 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 \$ 1,324,363 or \$ 9,610 of monthly contributions inflated by 0% annually for 17.0 years.

43% Funded



What You Want

Capital Required (Present Value) **(\$2,340,906)**

After-tax Cash Flow Desired

- **Living Expenses (50% Primary/Spouse Ann. Income):**
Starting at Robert Spring age 65 (\$102,500 inflated at 3%/year for 35 years) \$1,901,814
- **Travel Expenses (10% Primary/Spouse Ann. Income):**
Starting at Robert Spring age 65 (\$20,500 inflated at 3%/year for 15 years) \$194,571
- **Medical Expenses (10% Primary/Spouse Ann. Income):**
Starting at Robert Spring age 75 (\$20,500 inflated at 3%/year for 25 years) \$244,521

What You Have

Capital Available (Present Value Equivalent) **\$1,016,543**

Cash Flow Sources Available **10%**

- **Social Security : US Treasury *** Starting at Robert Spring age 65 (\$30,000 for 35 years COLA 0% less 15% Tax) \$191,488
- **Social Security : US Treasury *** Starting at Ana Spring age 70 (\$12,000 for 30 years COLA 0% less 15% Tax) \$48,671

Assets Available **33%**

- **Intel 401k Plus Plan: Vanguard *** (\$63,615 less 25% Tax) \$47,711
- **Active Plan (401k): Goldman Sachs *** (\$965,564 less 25% Tax) \$724,173
- **Active Plan (401k): Liberty Mutual *** (\$6,000 less 25% Tax) \$4,500

Insurance Available **0%**

- *No Active Insurance Policies*

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Retirement Funding - Robert Spring & Ana Spring Save & Work Less (43%)

Cash Flow Details

Year	Attained Age(s)	Capital Required	Capital Available			Annual Funding Implication	
		After-tax Cash Flow Desired	After-tax Cash Flow Sources	Net After Tax Assets	Insurance Proceeds	Net Savings/ (Withdrawals)	EOY Net Capital Balance
2021	48	0	0	776,384	0	776,384	809,247
2022	49	0	0	0	0	0	849,710
2023	50	0	0	0	0	0	892,195
2024	51	0	0	0	0	0	936,805
2025	52	0	0	0	0	0	983,645
2026	53	0	0	0	0	0	1,032,828
2027	54	0	0	0	0	0	1,084,469
2028	55	0	0	0	0	0	1,138,692
2029	56	0	0	0	0	0	1,195,627
2030	57	0	0	0	0	0	1,255,408
2031	58	0	0	0	0	0	1,318,179
2032	59	0	0	0	0	0	1,384,088
2033	60	0	0	0	0	0	1,453,292
2034	61	0	0	0	0	0	1,525,957
2035	62	0	0	0	0	0	1,602,254
2036	63	0	0	0	0	0	1,682,367
2037	64	0	0	0	0	0	1,766,486
2038	65	(168,622)	22,454	0	0	(146,168)	1,701,333
2039	66	(208,524)	25,500	0	0	(183,024)	1,594,225
2040	67	(214,780)	25,500	0	0	(189,280)	1,475,192
2041	68	(221,224)	25,500	0	0	(195,724)	1,343,442
2042	69	(227,860)	25,500	0	0	(202,360)	1,198,136
2043	70	(234,696)	25,500	0	0	(209,196)	1,038,387
2044	71	(241,736)	25,500	0	0	(216,236)	863,258
2045	72	(248,989)	25,500	0	0	(223,489)	671,758
2046	73	(256,458)	34,482	0	0	(221,976)	472,271
2047	74	(264,152)	35,700	0	0	(228,452)	256,010
2048	75	(308,552)	35,700	0	0	(272,852)	(17,685)
2049	76	(326,947)	35,700	0	0	(291,247)	(324,378)
2050	77	(336,755)	35,700	0	0	(301,055)	(656,705)
2051	78	(346,857)	35,700	0	0	(311,157)	(1,016,255)

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2052	79	(357,261)	35,700	0	0	(321,561)	(1,404,707)
2053	80	(318,156)	35,700	0	0	(282,456)	(1,771,521)
2054	81	(324,874)	35,700	0	0	(289,174)	(2,163,730)
2055	82	(334,620)	35,700	0	0	(298,920)	(2,585,782)
2056	83	(344,659)	35,700	0	0	(308,959)	(3,039,478)
2057	84	(354,998)	35,700	0	0	(319,298)	(3,526,715)
2058	85	(365,648)	35,700	0	0	(329,948)	(4,049,496)
2059	86	(376,618)	35,700	0	0	(340,918)	(4,609,935)
2060	87	(387,917)	35,700	0	0	(352,217)	(5,210,259)
2061	88	(399,554)	35,700	0	0	(363,854)	(5,852,819)
2062	89	(411,541)	35,700	0	0	(375,841)	(6,540,093)
2063	90	(423,887)	35,700	0	0	(388,187)	(7,274,694)
2064	91	(436,603)	35,700	0	0	(400,903)	(8,059,377)
2065	92	(449,701)	35,700	0	0	(414,001)	(8,897,047)
2066	93	(463,193)	35,700	0	0	(427,493)	(9,790,767)
2067	94	(477,089)	35,700	0	0	(441,389)	(10,743,763)
2068	95	(491,401)	35,700	0	0	(455,701)	(11,759,438)
2069	96	(506,143)	35,700	0	0	(470,443)	(12,841,375)
2070	97	(521,327)	35,700	0	0	(485,627)	(13,993,352)
2071	98	(536,968)	35,700	0	0	(501,268)	(15,219,351)
2072	99	(553,076)	35,700	0	0	(517,376)	(16,523,563)
2073	100	(17,686)	13,246	0	0	(4,440)	(16,648,001)

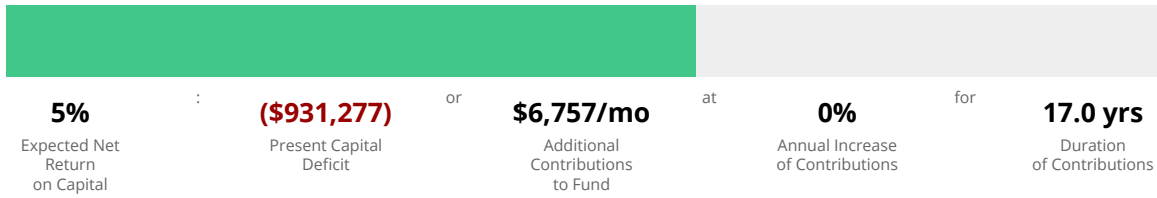
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Retirement Funding - Robert Spring & Ana Spring

Based on the calculation performed, this Target-Map® is 60% 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 \$ 931,277 or \$ 6,758 of monthly contributions inflated by 0% annually for 17.0 years.

60% Funded



What You Want

Capital Required (Present Value) **(\$2,340,906)**

After-tax Cash Flow Desired

- **Living Expenses (50% Primary/Spouse Ann. Income):**
Starting at Robert Spring age 65 (\$102,500 inflated at 3%/year for 35 years) \$1,901,814
- **Travel Expenses (10% Primary/Spouse Ann. Income):**
Starting at Robert Spring age 65 (\$20,500 inflated at 3%/year for 15 years) \$194,571
- **Medical Expenses (10% Primary/Spouse Ann. Income):**
Starting at Robert Spring age 75 (\$20,500 inflated at 3%/year for 25 years) \$244,521

What You Have

Capital Available (Present Value Equivalent) **\$1,409,629**

Cash Flow Sources Available 27%

- **Social Security : US Treasury *** Starting at Robert Spring age 65 (\$30,000 for 35 years COLA 0% less 15% Tax) \$191,488
- **Social Security : US Treasury *** Starting at Ana Spring age 70 (\$12,000 for 30 years COLA 0% less 15% Tax) \$48,671
- **Active Plan (401k) Contributions : Goldman Sachs ***
Starting at Robert Spring age 48 (\$24,000 for 19 years COLA 0% less 0% Tax) \$304,334
- **Active Plan (401k) Contributions : Liberty Mutual ***
Starting at Ana Spring age 45 (\$6,000 for 25 years COLA 0% less 0% Tax) \$88,751

Assets Available 33%

- **Intel 401k Plus Plan: Vanguard *** (\$63,615 less 25% Tax) \$47,711
- **Active Plan (401k): Goldman Sachs *** (\$965,564 less 25% Tax) \$724,173
- **Active Plan (401k): Liberty Mutual *** (\$6,000 less 25% Tax) \$4,500

Insurance Available 0%

- *No Active Insurance Policies*

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Retirement Funding - Robert Spring & Ana Spring

Cash Flow Details

Year	Attained Age(s)	Capital Required	Capital Available			Annual Funding Implication	
		After-tax Cash Flow Desired	After-tax Cash Flow Sources	Net After Tax Assets	Insurance Proceeds	Net Savings/ (Withdrawals)	EOY Net Capital Balance
2021	48	0	25,666	776,384	0	802,050	836,000
2022	49	0	30,000	0	0	30,000	909,300
2023	50	0	30,000	0	0	30,000	986,265
2024	51	0	30,000	0	0	30,000	1,067,078
2025	52	0	30,000	0	0	30,000	1,151,932
2026	53	0	30,000	0	0	30,000	1,241,028
2027	54	0	30,000	0	0	30,000	1,334,580
2028	55	0	30,000	0	0	30,000	1,432,809
2029	56	0	30,000	0	0	30,000	1,535,949
2030	57	0	30,000	0	0	30,000	1,644,247
2031	58	0	30,000	0	0	30,000	1,757,959
2032	59	0	30,000	0	0	30,000	1,877,357
2033	60	0	30,000	0	0	30,000	2,002,725
2034	61	0	30,000	0	0	30,000	2,134,361
2035	62	0	30,000	0	0	30,000	2,272,579
2036	63	0	30,000	0	0	30,000	2,417,708
2037	64	0	30,000	0	0	30,000	2,570,094
2038	65	(168,622)	52,454	0	0	(116,168)	2,576,622
2039	66	(208,524)	55,500	0	0	(153,024)	2,544,778
2040	67	(214,780)	34,367	0	0	(180,413)	2,482,583
2041	68	(221,224)	31,500	0	0	(189,724)	2,407,502
2042	69	(227,860)	31,500	0	0	(196,360)	2,321,699
2043	70	(234,696)	31,500	0	0	(203,196)	2,224,428
2044	71	(241,736)	31,500	0	0	(210,236)	2,114,902
2045	72	(248,989)	31,500	0	0	(217,489)	1,992,284
2046	73	(256,458)	35,199	0	0	(221,259)	1,859,576
2047	74	(264,152)	35,700	0	0	(228,452)	1,712,680
2048	75	(308,552)	35,700	0	0	(272,852)	1,511,819
2049	76	(326,947)	35,700	0	0	(291,247)	1,281,601
2050	77	(336,755)	35,700	0	0	(301,055)	1,029,573
2051	78	(346,857)	35,700	0	0	(311,157)	754,337

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2052	79	(357,261)	35,700	0	0	(321,561)	454,415
2053	80	(318,156)	35,700	0	0	(282,456)	180,557
2054	81	(324,874)	35,700	0	0	(289,174)	(114,048)
2055	82	(334,620)	35,700	0	0	(298,920)	(433,616)
2056	83	(344,659)	35,700	0	0	(308,959)	(779,704)
2057	84	(354,998)	35,700	0	0	(319,298)	(1,153,952)
2058	85	(365,648)	35,700	0	0	(329,948)	(1,558,095)
2059	86	(376,618)	35,700	0	0	(340,918)	(1,993,964)
2060	87	(387,917)	35,700	0	0	(352,217)	(2,463,490)
2061	88	(399,554)	35,700	0	0	(363,854)	(2,968,711)
2062	89	(411,541)	35,700	0	0	(375,841)	(3,511,780)
2063	90	(423,887)	35,700	0	0	(388,187)	(4,094,965)
2064	91	(436,603)	35,700	0	0	(400,903)	(4,720,661)
2065	92	(449,701)	35,700	0	0	(414,001)	(5,391,396)
2066	93	(463,193)	35,700	0	0	(427,493)	(6,109,833)
2067	94	(477,089)	35,700	0	0	(441,389)	(6,878,783)
2068	95	(491,401)	35,700	0	0	(455,701)	(7,701,208)
2069	96	(506,143)	35,700	0	0	(470,443)	(8,580,234)
2070	97	(521,327)	35,700	0	0	(485,627)	(9,519,154)
2071	98	(536,968)	35,700	0	0	(501,268)	(10,521,443)
2072	99	(553,076)	35,700	0	0	(517,376)	(11,590,760)
2073	100	(17,686)	13,246	0	0	(4,440)	(11,679,384)

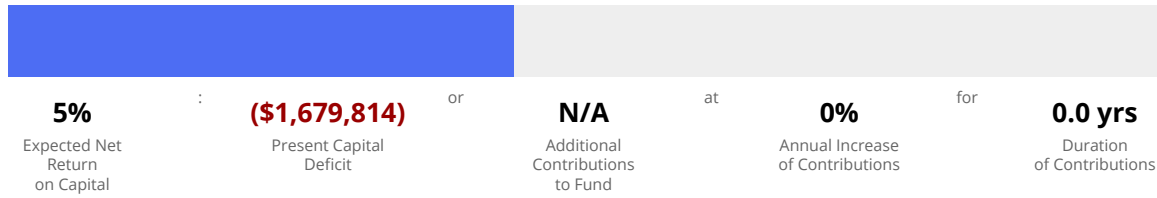
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Loss of Life - Robert Spring

Based on the calculation performed, this Target-Map® is 44% 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 \$ 1,679,814.

44% Funded



What You Want

Capital Required (Present Value) **(\$3,024,765)**

After-tax Cash Flow Desired

- **Income Replacement (70% Annual Income):** Starting at Robert Spring age 48 (\$129,499 inflated at 3%/year for 19 years) **\$2,078,916**
- **Transitional Income (30% Annual Inc. for 3 years):** Starting at Robert Spring age 48 (\$55,500 inflated at 3%/year for 3 years) **\$163,349**
- **Debt Obligations:** Robert Spring age 48 (\$370,000) **\$370,000**
- **Final Expenses:** Robert Spring age 48 (\$10,000) **\$10,000**
- **Education Expenses:** Starting at Sophie Spring age 18 (\$25,000 inflated at 5%/year for 4 years) **\$100,000**
- **Education Expenses:** Starting at Victor Spring age 18 (\$25,000 inflated at 5%/year for 4 years) **\$100,000**
- **Education Expenses:** Starting at Charles Spring age 18 (\$25,000 inflated at 5%/year for 4 years) **\$100,000**
- **Emergency Reserves (50% Ann. Household Income):** Robert Spring age 48 (\$102,500) **\$102,500**

What You Have

Capital Available (Present Value Equivalent) **\$1,344,951**

Cash Flow Sources Available 8%

- **Social Security : US Treasury *** Starting at Robert Spring age 65 (\$30,000 for 35 years COLA 0% less 15% Tax) **\$191,488**
- **Social Security : US Treasury *** Starting at Ana Spring age 70 (\$12,000 for 30 years COLA 0% less 15% Tax) **\$48,671**

Assets Available 37%

- **Joint Plus Savings: Chase *** (\$345,692 less 5% Tax) **\$328,407**
- **Intel 401k Plus Plan: Vanguard *** (\$63,615 less 25% Tax) **\$47,711**
- **Active Plan (401k): Goldman Sachs *** (\$965,564 less 25% Tax) **\$724,173**
- **Active Plan (401k): Liberty Mutual *** (\$6,000 less 25% Tax) **\$4,500**

Insurance Available 0%

- *No Active Insurance Policies*

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These reports are diagnostic tools intended to review your current financial situation and suggest possible planning shortfalls that might be helpful. This analysis is based on information and assumptions provided by you (the client). As a point-in-time summary, this document is not subject to automatic updating. Additionally, changes to laws are frequent and in and of themselves may cause unforeseen results.

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.

The analysis may not reflect all holdings or transactions, their costs, or proceeds received by you. Prices that may be indicated in the report are obtained as of a given date and time from sources we consider reliable but may change at any time without notice and are not guaranteed. Past performance is no guarantee of future results. It is important to realize that actual results may differ from projections and that this report should not be considered a guarantee of the estimated or hypothetical results generated by the software used by the preparer.

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