

Annotated Report Guide for...

What are my Education Goal Options?

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- 1 Future cost of entire education goal.
- 2 The year your client's goal will begin running out of funding.
- 3 The future value of all shortfalls for the education goal.
- 4 This graph illustrates progress towards the education goal. Green is the current market value for the assets entered plus the assets assumed return rate and monthly savings. Yellow represents withdrawals to cover cost. The red shows the amount not covered assuming the current savings continue.
- 5 In order to help solve for your client's goal, there are a few options to choose from. Any of these implemented on its own will get the client to 100% goal coverage. Things to consider when choosing one: Is going to a less expensive college an option? Do they have surplus cash flow today they can put towards the goal? Are there hidden away assets they haven't disclosed that could help? Doing one may not be feasible so a combination of two or three options may have to be implemented.

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Tasha's Education Goal - Current Assessment

The total projected cost of education for Tasha is **\$78,585**. The graph below shows that you will start to run out of capital in **2019**. Currently, you have an **accumulated shortfall in the analysis of (\$47,721)** that may need to be covered by student loans in the future. Selecting a less expensive college, saving more each month, and saving a lump sum are all strategies that can help you reach your education goals. Consider using any of these options alone or a combination of several to reach 100% goal coverage.

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EDY Capital

Net Withdrawals

Shortfall

5 Alter Spending	Save Monthly	Save a Lump Sum
Attend a college that costs \$6,102 or less per year.	Increase your monthly savings by \$597	Save \$38,594 today.

Important: The calculations or other information generated by NaviPlan® version 13.0 regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. These calculations are shown for illustrative purposes only because they utilize return data that may not include fees or operating expenses, and are not available for investment. If included, fees and other operating expenses would materially reduce these calculations.

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