

Annotated Report Guide for...

What are my Major Purchase Goal Options?

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- 1 Future cost of major purchase goal.
- 2 Goal coverage percentage as it stands today.
- 3 The future value of shortfall for the major purchase goal.
- 4 This graph illustrates progress towards the major purchase 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 To help solve for your client's goal there are a few options. Any of these implemented on its own will get the client to 100% goal coverage. Things to consider when choosing one: is there a less expensive 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? Can they delay the purchase? Doing one may not be feasible so a combination of two or three may have to be implemented.

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New Car - Current Assessment

The total cost of New Car is \$23,185. The graph below shows a goal coverage amount of 48%, meaning that you won't be able to meet your goal. **The total shortfall amount is (\$12,039).** Reducing the cost of the goal, saving more each month, saving a lump sum, and changing the purchase date are all strategies that can help you reach your goals. Consider using any of these options alone, or a combination of several to reach 100% goal coverage.

5	Alter Spending	Save Monthly	Save a Lump Sum	Change Purchase Date To
	Reduce the cost to \$9,600.	Increase your monthly savings by \$229.	Save \$10,471 today.	6/1/2029

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