

Silver Financial Planner

Tutorial

Menu

- Overview
- Setup
- File Management
- Data Input
- When-If?TM
- What-If?
- Viewing Reports
- Viewing Graphs
- Summary Page
- Printing Reports

Overview

- Introduction
- Main Menu
- Program Selections
- Data Input Forms
- Overview
- User Manual
- Help

Overview - Introduction

The screenshot displays the 'Introduction' window of the Silver Financial Planner software. The window title is 'Sample.sfp - Silver Financial Planner'. The menu bar includes 'File', 'Report Selection', 'Calculators', 'Options', and 'Help'. The left sidebar contains a tree view with sections: 'Inputs' (Introduction, Names/Ages, Risk, Estate, Insurance, Pension/S.S., Income/Expense, Education Funding, Assets, Additional Assets/Debts, Debt Freedom, Rates, Behavior Analysis), 'Reports' (View Report, Summary Report), 'Graphs' (Retirement Expenses, Taxable Assets, Tax Advantaged Assets, Total Assets, Asset Allocation), and 'What if?' (What If?). The main content area is titled 'Introduction' and contains the following text: 'Welcome to Silver Financial Planner.', 'To get started click on the link on the left hand side or click the "Help, Overview, and Quickstart" link on the right hand side.', 'Help, Overview, and Quickstart', 'Silver Financial Planner help click on an input field or click on the "Help, Overview, and Quickstart" link on the right hand side.', 'To access the Overview and Quickstart help click on an input field or click on the "Help, Overview, and Quickstart" link on the right hand side.', 'Overview Quickstart', 'Introduction Videos', 'Several online videos have been created to help you get started using Silver Financial Planner. Click on the following link to visit our website to view these videos.', 'Click on this link to view the Getting Started presentations', 'If you want to immediately go to the input windows when the application starts uncheck the "Show this introduction window at startup" checkbox below.', and a checked checkbox 'Show this introduction window at startup'. At the bottom of the window are 'Previous' and 'Next' navigation buttons. A yellow callout box with a black border points to the 'Introduction' link in the sidebar and contains the text: 'The Introduction section provides links to view the Overview and Quickstart help. Introduction videos are available by clicking the link to the Getting Started video.'

Overview - Main Menu

Sample2.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Names/Ages

Inputs

- Introduction
- Names/Ages**
- Risk
- Estate
- Insurance
- Pension/S.S.
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts
- Debt Freedom
- Rates
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Names/Ages

Contact Info

Names For Report Heading

Use Alternate Report Date 07/27/2009

Individual #1		Individual #2	
First Name	John	First Name	Mary
Middle Initial		Middle Initial	
Last Name		Last Name	
Birth Date	00/00/0000	Birth Date	00/00/0000
Age	48	Age (Set to 0 if Single)	46
Planned Retirement Age	62	Planned Retirement Age	60
Life Expectancy-Calculated	85	Life Expectancy-Calculated	90
Alternate Life Expectancy	0	Alternate Life Expectancy	0
Married Couple	<input checked="" type="checkbox"/> Married?		
Gender		Gender	
Social Security #	- - -	Social Security #	- - -

Previous Next

Overview – Program Sections

Sample2.sfp - Silver Financial Planner

File Report Selection Calculators Options Help Style

Names/Ages

«

Inputs

- Introduction
- Names/Ages**
- Risk
- Estate
- Insurance
- Pension/S.S.
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts
- Debt Freedom
- Rates
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Contact Info | Address & Employment Info | Contact Notes

Names For Report Heading: **John and Mary Sample**

Use Alternate Report Date: 07/27/2009

Individual #1		Individual #2	
First Name	John	First Name	Mary
Middle Initial		Middle Initial	
Last Name		Last Name	
Birth Date		Birth Date	00/00/0000
Age		Age (Set to 0 if Single)	46
Planned Retirement		Planned Retirement Age	60
Life Expectancy-Calculated		Life Expectancy-Calculated	90
Alternate Life Expectancy		Alternate Life Expectancy	0
Gender		Gender	
Social Security #	-- --	Social Security #	-- --

← Previous Next →

The left side allows you to move through program sections of Inputs, Reports, Graphs and What If?.

Overview – Input Sections

Sample2.sfp - Silver Financial Planner

File Report Selection Calculators Options Help Style

Names/Ages

Introduction
Names/Ages
Risk
Estate
Insurance
Pension/S.S.
Income/Expense
Education Funding
Assets
Additional Assets/Debts
Debt Freedom
Rates
Behavior Analysis

View Report
Summary Report

Retirement Expenses
Taxable Assets
Tax Advantaged Assets
Total Assets
Asset Allocation

What If?
What If?

Contact Info | Address & Employment Info | Contact Notes

Names For Report Heading: **John and Mary Sample**

Use Alternate Report Date: 07/27/2009

Individual #1		Individual #2	
First Name	John	First Name	Mary
Middle Initial		Middle Initial	
Last Name		Last Name	
Birth Date		Birth Date	00/00/0000
Age		Age (Set to 0 if Single)	46
Planned Retirement Age		Planned Retirement Age	60
Life Expectancy-Calculated		Life Expectancy-Calculated	90
Alternate Life Expectancy		Alternate Life Expectancy	0
Married Couple			
Gender		Gender	
Social Security #		Social Security #	

← Previous | Next →

Move to any input areas by clicking on the sections available under Inputs on the left hand side of the program.

Overview - Data Input Forms, Help

The screenshot displays the 'Sample2.sfp - Silver Financial Planner' application. The 'Help' menu is open, showing options like 'Contents', 'Index', 'Overview Help', 'Quickstart Help', 'Open Data Input Form', 'Open Data Input Form (Form Style)', 'Activate Your Copy Of Silver', 'Check For Updates', and 'About'. The 'Open Data Input Form' option is highlighted. A yellow callout box with an arrow pointing to this menu item contains the text: 'Under Help, you can open the Data Input Form (client questionnaire) and bring up the overview and quickstart help.' The main window shows a data input form for 'Names/Ages' with fields for First Name, Middle Initial, Last Name, Birth Date (00/00/0000), Age (48), Planned Retirement Age (62), Life Expectancy-Calculated (85), Alternate Life Expectancy (0), Married Couple (checked), Gender, and Social Security #. The interface includes a menu bar (File, Report Selection, Calculators, Options, Help), a sidebar with sections for Inputs, Reports, Graphs, and What If?, and navigation buttons for 'Previous' and 'Next' at the bottom.

Overview - Help

The screenshot displays the Silver Financial Planner software interface. The main window is titled "Sample2.sfp - Silver Financial Planner" and has a menu bar with "File", "Report Selection", "Calculators", "Options", and "Help". The "Names/Ages" window is active, showing tabs for "Contact Info", "Address & Employment Info", and "Contact Notes". A yellow callout box with a black border points to a question mark icon in the top right corner of the "Names/Ages" window. The callout box contains the text: "Help is always just a click away. Click the ? available on the top right corner of each window." Below the callout box, the "Silver Financial Planner Help" window is open, showing a tree view of help topics. The "Names/Ages" folder is expanded, and the "Contact Info" sub-topic is selected. The help content for "Contact Info" is displayed on the right side of the help window, including a description of the "Names for Report Heading" field, an example "Allen and Betty Carlson", and instructions for "Use Alternative Report Date", "First Name", "Last Name", "Birth Date", and "Age". The Money Tree Software logo is visible in the top right corner of the help window.

Sample2.sfp - Silver Financial Planner

File Report Selection Calculators Options Help Style

Names/Ages

Contact Info Address & Employment Info Contact Notes

Names For Report Heading

Use Alternate Report Date

Silver Financial Planner Help

Hide Back Print Options

Contents Index Search

- Silver Financial Planner
 - Getting Started
 - Help Topics
 - User Instructions
 - Data Input
 - Names/Ages
 - Contact Info
 - Address & Employment
 - Contacts Notes
 - Risk
 - Estate
 - Insurance
 - Pension/Social Security
 - Income/Expense
 - Education Funding
 - Assets
 - Additional Assets/Debts
 - Debt Freedom
 - Rates
 - Behavior Analysis Introduc

Contact Info

Names for Report Heading - This entry is used to print the full name at the top of the Net Worth statement, Education Funding Illustration report, and the Title Page. Enter the name as you would like it to appear on all three of the pages.

For example: Allen and Betty Carlson

Use Alternative Report Date - Checking this box allows you to select a date for the reports. If this box is not checked, the current date will be used.

First Name - Enter the first name for Individual 1 and Individual 2.

Last Name - Enter the last name for Individual 1 and Individual 2.

Birth Date - Enter the birth date for individual 1 and Individual 2. Enter the birth date for each individual in this format: mm/dd/yyyy. When you enter each individual's birth date, the age will automatically be calculated for the individual.

Age - When you enter the birth date for an individual, the age will

MONEY TREE SOFTWARE

Setup

- Report Selection
 - Defaults Reports
 - Custom Reports
- Calculators
 - Present Value / Future Value calculator
- Options
 - Customize Asset Groups
 - Customize Long Term Care Defaults
 - Customize Advisor Information

Setup - Report Selection: Default Reports

The screenshot displays the 'Report Selection' menu in the Silver Financial Planner software. The menu is open, showing the following options:

- Entire Report
- Retirement
- Estate
- Insurance Analysis
- Gap Analysis
- Debt Freedom
- Create/Modify Custom Reports
- Print As Draft Copy
- Print With Page Numbers
- Show value over time in today's dollars

A callout box with a yellow background and black border contains the text: "Six Default Report Sets are available: Entire Report, Retirement, Estate, Insurance Analysis, Gap Analysis and Debt Freedom." An arrow points from this callout box to the 'Entire Report' option in the menu.

The background shows the main interface of the software, including a sidebar with navigation options like 'Assets', 'Rates', 'Reports', 'Graphs', and 'What If?'. The main area displays personal information for 'Individual #2', including first name 'Mary', age '46', and planned retirement age '60'.

Setup - Report Selection: Custom Reports

The screenshot shows the 'Report Selection' menu with 'Create/Modify Custom Reports' highlighted. The 'Report Customization' dialog box is open, showing the 'Entire Report' set selected. The dialog includes sections for 'Example Report Sets - (Read Only)', 'Report Pages', and 'Custom Report Sets'. The 'Custom Report Sets' section shows 'MY CUSTOM REPORTS'.

Choose Create/Modify Custom Reports to create additional report sets.

The Report Customization area allows you to modify existing report sets and create custom report sets.

Report Set: Entire Report

Set the currently selected report set as the default report set

Example Report Sets - (Read Only)

Name
Entire Report
Retirement
Estate
Insurance Analysis
Gap Analysis

Report Pages

Name
Title Page
Cover Letter
Net Worth
Retirement Summary Graph
Monte Carlo
Retirement Capital Analysis

Custom Report Sets

Name
MY CUSTOM REPORTS

Create new custom report set

Modify selected custom report set

Delete selected custom report set

Setup - PV/FV Calculator

Sample2.sfp* - Silver Financial Planner

File Report Selection **Calculators** Options Help

PV/FV Calculator

Inputs

- Introduction
- Names/Ages**
- Risk
- Estate
- Insurance
- Pension/S.S
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts
- Rates
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Contact Info Address & Employment Info Contact Notes

Sample

		Individual #2	
First Name	John	First Name	Mary
Middle Initial		Middle Initial	
Last Name		Last Name	
Birth Date		Birth Date	00/00/0000
Age	48	Age (Set to 0 if Single)	46
Planned Retirement Age	62	Planned Retirement Age	60
Life Expectancy-Calculated	85	Life Expectancy-Calculated	90
Alternate Life Expectancy	0	Alternate Life Expectancy	0
Married Couple	<input checked="" type="checkbox"/> Married?		
Gender		Gender	
Social Security #	- - -	Social Security #	- - -

← Previous Next →

The PV/FV tool is useful for quick "on the fly" calculations

Setup - PV/FV Calculator

Present Value - Future Value Calculator

Prepared For:

Prepared By:

Input:

Goal Description

Years until funds needed

Goal amount (in today's dollars)

Annual inflation rate

Annual investment growth rate

Present savings to invest

Results:

Future value of present savings

Future value of additional savings

Future value of goal amount

Monthly savings required for goal

Lump sum required to meet goal

Enter three known figures, then press Calculate for the fourth (one value must be zero)

Present value amount

Number of years invested

Growth rate

Future value amount

Calculate Reset

View Report

Calculate Reset

View Report

Close

Enter data for calculations here....

... Or here

Setup – Options

The screenshot displays the 'Options' menu in the Silver Financial Planner software. The menu items are:

- Customize Asset Classes
- Customize Long Term Care Defaults
- Customize Advisor Information
- Settings
- Show Tooltips
- Password Protect File

The main window shows a form for 'Individual #1' and 'Individual #2'. The form includes fields for Name, Birth Date, Planned Retirement Age, Life Expectancy-Calculated, Alternate Life Expectancy, Married Couple, Gender, and Social Security #. The 'Married Couple' checkbox is checked. The 'Previous' and 'Next' buttons are visible at the bottom.

Annotations in the image highlight the following options:

- Customize Reports:** Points to the 'Customize Asset Classes' menu item.
- Customize Asset Classes**
- Customize Long Term Care Default**
- Customize Advisor Information**

Setup – Options: Customize Asset Groups

Asset Allocation And Default Portfolio Customization

Using this screen, you can modify the class names used for asset allocation reports and graphs, plus modify the default asset allocation recommendation percentages for the five investor risk profiles in each life phase.

Accumulation Portfolios

You can modify the default percentages used for the five portfolios in the accumulation phase.

Retirement Portfolios

You can modify the default percentages used for the five portfolios in the early retirement phase.

Later Life Portfolios

You can modify the default percentages used for the five portfolios in the later life phase.

Active	Class Name	Abbrev.	Accumulation Portfolios					Retirement Portfolios					Later Life Portfolios				
			1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<input checked="" type="checkbox"/>	Cash & Reserves	Cash	20	20	15	5	5	25	20	15	10	5	30	25	25	20	15
<input checked="" type="checkbox"/>	Income	Income	35	25	10	0	0	30	25	20	10	10	50	40	30	25	20
<input checked="" type="checkbox"/>	Income & Growth	Inc./Gro.	45	30	20	15	0	35	25	20	20	15	20	25	30	30	25
<input checked="" type="checkbox"/>	Growth	Growth	0	25	30	40	35	10	25	30	35	30	0	5	10	15	25
<input checked="" type="checkbox"/>	Aggressive Growth	Agg. ...	0	0	25	40	60	0	5	15	25	40	0	5	5	10	15
<input checked="" type="checkbox"/>	Other	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<input type="checkbox"/>			0	0	0	0	0	0									
<input type="checkbox"/>			0	0	0	0	0	0									
<input type="checkbox"/>																	
<input type="checkbox"/>																	
<input type="checkbox"/>																	
<input type="checkbox"/>																	
<input type="checkbox"/>																	
Total Percentage			100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Edit the asset class name here.

Change asset allocation portfolios here. Each column needs to add up to 100%

Setup – Options: Customize LTC Defaults

The screenshot shows the 'Options' menu with 'Customize Long Term Care Defaults' selected. The 'Long Term Care Defaults' dialog box is open, displaying three levels of care with their respective daily costs:

Long-Term Care Level	Daily Cost
Long-Term Care Daily Low	125
Long-Term Care Daily Medium	200
Long-Term Care Daily High	275

Below the table are 'OK' and 'Cancel' buttons. A yellow callout box with an arrow pointing to the table contains the text: 'Three levels of Long Term Care are available. The High, Medium and Low level will be based on the clients spending level.'

Setup - Options: Customize Advisor Information

Sample2.sfp - Silver Financial Planner

File Report Selection Calculators Options

Names/Ages

Inputs

- Introduction
- Names/Ages
- Risk
- Estate
- Insurance
- Pension/S.S.

Additional Assets/Debts

Debt Freedom

Rates

Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Names/Ages

Names For

Use Alternative

First Name

Birth Date

Age

Planned Retirement

Life Expectancy

Alternate Life

Married Couple

Gender

Social Security

Advisor Information

Cover Page Text Cover Page Logo

Cover page caption Personal

Report header text Personal Financial Plan

Your name or company name Silver Financial Planner

Street Address 1600 SW. Western Suite 110

City, State, Zip Corvallis, OR 97370

Your telephone number 541.754.3701

The following text will appear on the cover page of the reports you create. Format the text as you would like it to appear on that report.

Text Alignment Left

OK Cancel

You can also add a Cover Page Logo.

Enter company information here.

The ten lines of text will display on the report cover page.

Individual #2

Mary

00/00/0000

46

60

90

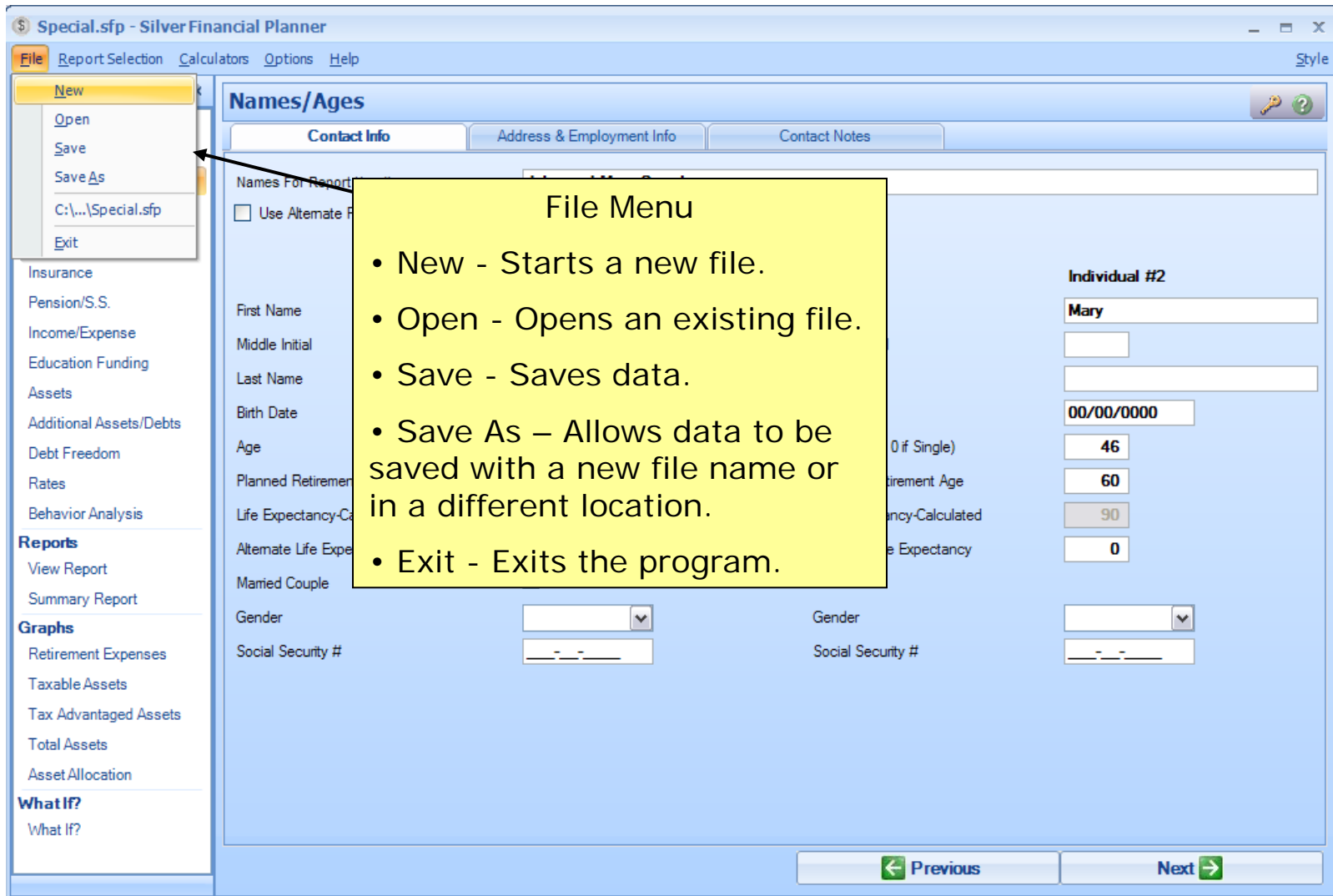
0

Style

File Management

- Start a new file
- Open an existing file
- Save a file

File Management – File Menu



The screenshot displays the 'Special.sfp - Silver Financial Planner' application window. The 'File' menu is open, showing options: New, Open, Save, Save As, C:\...\Special.sfp, and Exit. A yellow callout box titled 'File Menu' lists the following actions:

- New - Starts a new file.
- Open - Opens an existing file.
- Save - Saves data.
- Save As – Allows data to be saved with a new file name or in a different location.
- Exit - Exits the program.

The background interface includes a 'Names/Ages' section with tabs for 'Contact Info', 'Address & Employment Info', and 'Contact Notes'. The 'Contact Info' tab is active, showing fields for 'First Name', 'Middle Initial', 'Last Name', 'Birth Date', 'Age', 'Planned Retirement', 'Life Expectancy-Calculated', 'Alternate Life Expectancy', 'Married Couple', 'Gender', and 'Social Security #'. The 'Individual #2' section shows 'Mary' in the name field, '00/00/0000' in the birth date field, and '46', '60', '90', and '0' in other input fields. At the bottom, there are 'Previous' and 'Next' navigation buttons.

File Management – Save & Open

Special.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Open Silver Financial Planner File

Look in: Silver Financial Planner 4.0

- Adams.sfp
- Hansen.sfp
- Jackson.sfp
- Norman.sfp
- Sample.sfp
- Smith.sfp

My Recent Documents

Desktop

My Network

File name: Sample.sfp

Files of type: Client File (*.sfp;*.vts;*.ops;*.sops)

Open Cancel

Previous Next

When Opening or Saving a file, you may select any folder here. The program will default back to this location the next time you open or save a file.

To OPEN a file, double click on the file name.

To SAVE a file, enter a file name, for example, the clients last name. No extension is needed – it will be saved as a .sfp file).

Data Input

- Navigating the Input Windows
- Names/Ages
- Risk
- Estate
- Insurance
- Pensions/Social Security
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts
- Debt Freedom
- Rates
- Behavior Analysis

Data Input – Navigation

Sample2.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

Names/Ages

Inputs

- Introduction
- Names/Ages**
- Risk
- Estate
- Insurance
- Pension/S.S.
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts
- Debt Freedom
- Rates
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Contact Info | Address & Employment Info | Contact Notes

Names For Report Heading: **John and Mary Sample**

Use Alternate Report Date: 07/27/2009

Individual #1

First Name: **John**

Middle Initial:

Last Name:

Birth Date:

Age:

Planned Retirement Age:

Life Expectancy-Calculated: 85

Alternate Life Expectancy: 0

Married Couple: Married?

Gender:

Social Security #: - - - -

Individual #2

First Name: **Mary**

Middle Initial:

Last Name:

Birth Date: 00/00/0000

Age: 46

Planned Retirement Age: 60

Life Expectancy-Calculated: 90

Alternate Life Expectancy: 0

Gender:

Social Security #: - - - -

Previous Next

When you finish entering data for each window, you may click on another tab (available along the left side of the program)...

... or click the NEXT button.

Data Input – Names/Ages

Sample2.sfp - Silver Financial Planner

File Report Selection Calculators Options Help Style

Names/Ages

Introduction
Names/Ages
Risk
Estate
Insurance
Pension/S.S.
Income/Expense
Education Funding
Assets
Additional Assets/Debts
Debt Freedom
Rates
Behavior Analysis

View Report
Summary Report

Retirement Expenses
Taxable Assets
Tax Advantaged Assets
Total Assets
Asset Allocation

What If?
What If?

Contact Info Address & Employment Info Contact Notes

John and Mary Sample

7/27/2009

Individual #1		Individual #2	
First Name	John	First Name	Mary
Middle Initial		Middle Initial	
Last Name		Last Name	
Birth Date	00/00/0000	Birth Date	00/00/0000
Age	48	Age (Set to 0 if Single)	46
Planned Retirement Age	62		
Life Expectancy-Calculated	85		
Alternate Life Expectancy	0		
Married Couple	<input checked="" type="checkbox"/> Married?		
Gender			
Social Security #			

← Previous Next →

Enter client names, ages, and retirement ages.

The program will display an estimated life expectancy. You can enter an alternate life expectancy if desired.

Data Input – Risk

The screenshot shows the 'Risk' section of the Silver Financial Planner. The left sidebar contains a navigation menu with categories: **Inputs** (Introduction, Names/Ages, Risk, Estate, Insurance, Pension/S.S., Income/Expense, Education Funding, Assets, Additional Assets/Debts, Debt Freedom, Rates, Behavior Analysis), **Reports** (View Report, Summary Report), **Graphs** (Retirement Expenses, Taxable Assets, Tax Advantaged Assets, Total Assets, Asset Allocation), and **What If?** (What If?). The main area is titled 'Risk' and contains the following text: 'Risk Tolerance' followed by 'Select a risk tolerance selection at the right or press the button below for a risk tolerance evaluation.' Below this text is a 'Risk Tolerance Test' button. To the right of the text are five radio button options: 'Very Conservative', 'Somewhat Conservative', 'Moderate' (which is selected), 'Somewhat Aggressive', and 'Aggressive'. A yellow callout box with a black border contains the text 'Enter the clients risk level, or click the Risk Tolerance Test button.' Two black arrows point from this box to the 'Risk Tolerance Test' button and the 'Moderate' radio button. At the bottom right of the window are 'Previous' and 'Next' navigation buttons.

Data Input –Estate

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

« Estate ?

Inputs

- Introduction
- Names/Ages
- Risk
- Estate**
- Insurance
- Pension/S.S.
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts
- Debt Freedom
- Rates
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Estate

Check box if individual has any of the following:

	Individual 1	Individual 2
Will	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Revocable Living Trust	<input type="checkbox"/>	<input type="checkbox"/>
Marital Trust Provisions	<input type="checkbox"/>	<input type="checkbox"/>
Credit Shelter Trust Provisions	<input type="checkbox"/>	<input type="checkbox"/>
Qtip Trust Provisions	<input type="checkbox"/>	<input type="checkbox"/>
Irrevocable Life Insurance Trust	<input type="checkbox"/>	<input type="checkbox"/>
Durable General Power of Attorney	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Health Care Power of Attorney	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Living Will	<input type="checkbox"/>	<input type="checkbox"/>
Generation Skip Trust Provisions	<input type="checkbox"/>	<input type="checkbox"/>
Joint Revocable Trust	<input type="checkbox"/>	<input type="checkbox"/>
Testamentary Trust	<input type="checkbox"/>	<input type="checkbox"/>

Community Property State

Dollar amount (or %) of the estate for charity.

Dollar amount (or %) for taxable non-spousal contribution or bequest.

Percentage of total estate currently in living trust (up to 80%)

Suggested Joint Asset Balance - override: Indv 1% & Indv 2%

Suggested Separate Asset Balance - override: Indv 1% & Indv 2%

Probate & Administration expense percentages

Enter amount of any credit shelter exclusion that has been utilized

Individual 1	Individual 2	2nd to die
0	0	0
0	0	0
0%	0%	
50%	50%	
50%	50%	
4%		
0	0	

← Previous Next →

Existing estate planning details.

Suggested amounts or percents for the estate planning reports.

Data Input – Insurance

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

Insurance

Policy Name	Death Benefit	Current Cash Value
Indiv 1 Term Life	300,000	0
Indiv 1 Permanent Life	0	0
Indiv 2 Term Life	100,000	0
Indiv 2 Permanent Life	0	0

Add/Modify

To enter insurance policies, click on Add/Modify.

Existing Daily LTC Ins. Coverage

Indiv. 1

Indiv. 2

Daily Long Term Care Cost Override Amount

(Leave zero for program to select a representative value)

← Previous Next →

Inputs

- Introduction
- Names/Ages
- Risk
- Estate
- Insurance**
- Pension/S.S.
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts
- Debt Freedom
- Rates
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Data Input –Insurance Detailed Input

Add/Modify Insurance Policies

Policy Name

Indiv 1 Term Life
Indiv 1 Permanent Life
Indiv 2 Term Life
Indiv 2 Permanent Life

Policy Name: Previous Next

Company Name:

Add Delete

Insured

Indv. 1
 Indv. 2

Owner

Indv. 1
 Indv. 2
 Other

Beneficiary

Indv. 1
 Indv. 2
 ILIT
 Other

Type

Term
 Whole
 Universal
 Variable
 Other

Death Benefit:

Annual Premiums:

Total Premiums Paid:

Current Cash Value:

Include Policy Death Benefit in Retirement Projection

Include Policy Death Benefit in Insured's Survivor Needs Analysis

OK Cancel

Enter information on up to 8 policies.

Check which reports you wish to include the policy death benefit.

Data Input – Pension/S.S.

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

Pension/S.S.

Defined Pension Information

Annual Pension benefit expected

	Individual 1		Individual 2	
Annual Pension benefit expected	87,500	0	7,200	0
Age when defined pension benefit will start	62	0	60	0
Annual increase rate before starting age	0%	0%	0%	0%
Annual increase rate after starting age (COLA)	0%	0%	2%	0%
Percent of this benefit available to surviving spouse	0%	0%	50%	0%

Lump Sum Lump Sum Lump Sum Lump Sum

Earned Income

	Individual 1	Individual 2
Annual Pension benefit expected	90,000	30,000
Annual increase rate before starting age	3%	3%

Individual 1

Age when defined pension benefit will start	62
Annual increase rate before starting age	2%
Annual increase rate after starting age (COLA)	0

Ineligible

* Set start age to zero or enter an estimated annual benefit to disable automatic Social Security calculations.
Automatically calculated S.S. benefit estimates are based upon age, start age and current earned income.

← Previous Next →

Allows for two pensions per client and spouse.

You can enter a lump sum pension by checking the lump sum box. The lump sum dollar amount will be rolled into a qualified retirement account.

If there is a survivor option, enter the percent payable to the surviving spouse here.

Data Input – Pension/S.S.

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

Pension/S.S.

Inputs

- Introduction
- Names/Ages
- Risk
- Estate
- Additional Assets/Debts
- Debt Freedom
- Rates
- Behavior Analysis
- Reports
 - View Report
 - Summary Report
- Graphs
 - Retirement Expenses
 - Taxable Assets
 - Tax Advantaged Assets
 - Total Assets
 - Asset Allocation
- What If?
 - What If?

Defined Pension Information

Annual Pension benefit expected

Age when defined pension benefit will start

Annual increase rate before starting age

Individual 1		Individual 2	
87,500	0	7,200	0
62	0	60	0
0%	0%	0%	0%
0%	0%	2%	0%
0%	0%	50%	0%

Lump Sum Lump Sum Lump Sum Lump Sum

Social Security

Current Annual Earned Income

Earned income increase rate

Individual 1	Individual 2
90,000	30,000
3%	3%

Social Security Start Age*

Individual 1	Individual 2
62	62
2%	2%

Annual increase rate for S.S. benefits

Estimated actual annual S.S. benefits (if known)

0

Ineligible

to disable automatic Social Security calculations.
on age, start age and current earned income.

← Previous Next →

Earned income is used to on the Cash Flow reports and to estimate potential Social Security benefits.

If the client is retired or the SS benefit amount is known, enter the amount here.

You may select the inflation rate for the SS benefit.

Data Input – Income/Expense

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

Inputs

- Introduction
- Names/Ages
- Risk
- Estate
- Insurance
- Pension/S.S.
- Income/Expense**
- Education Funding
- Assets
- Additional Assets/Debts
- Debt Freedom
- Rates
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Income/Expense

Living Expenses (in current after tax dollars)

	Annual \$ Amount	Inflation %
Current annual expenses	70,000	3%
Annual current expenses for a surviving household now	60,000	3%
Annual expenses during retirement	60,000	3%
Annual expenses for a survivor in retirement	50,000	3%

Special Income & Expense Options

- Budget Calculation Worksheet
- Special Income Planner
- Special Expense Planner

Annual expense information and inflation rates go here.

These buttons open special worksheets for more detailed budget information, special income and expense items.

← Previous Next →

Data Input – Income/Expense: Budget Worksheet

Budget Planning Worksheet

Use this window to input your monthly expenses. Enter a new item by typing the description into the bottom row.

		Enter Monthly Expense Amounts			
Totals		\$3,485	\$2,825	\$3,190	\$2,335
Item Description	Now	Retirement	Survivor Now	Survivor Retirement	
Rent or lease payment					
Food and household incidentals	450	400			
Utilities, telephone	300	300			
Auto operating and maintenance	380	300			
Clothing and personal items	75	50			
Property improvements & upkeep	50	75			
Domestic help, babysitting	125				
Property taxes	240	240			
Entertainment & vacations	185	350	250	250	
Charitable contributions					
Child care					
Alimony, child support					
Books, papers, subscriptions	60	60	25		
Home furnishings	50				
Gifts, birthdays	100	250	150		
Medical expenses	250	400	250	400	

Buttons: Insert, Delete

Buttons: Print Worksheet, Done (Use worksheet totals), Cancel (Don't use worksheet totals)

Use the budget worksheet to enter expense details. Enter the amount for Current, Retirement and Survivor Now and Survivor Retirement.

When completed, click on DONE to transfer totals to the Expense fields.

Data Input – Income/Expense: Special Income Planner

Special Income Planner

Special Income Description	Annual After Tax Amount	Increase Rate	First Year Of Income	Number Of Years	Include In Analysis?
Inheritance	125,000	0%	2012	1	<input checked="" type="checkbox"/>
Deferred Comp	5,000	2%	2017	5	<input checked="" type="checkbox"/>
	0	0%	0	0	<input checked="" type="checkbox"/>
	0	0%			
	0	0%			
	0	0%			
	0	0%			
	0	0%			
	0	0%			
	0	0%	0	0	<input checked="" type="checkbox"/>
	0	0%	0	0	<input checked="" type="checkbox"/>
	0	0%	0	0	<input checked="" type="checkbox"/>
	0	0%	0	0	<input checked="" type="checkbox"/>
	0	0%	0	0	<input checked="" type="checkbox"/>
	0	0%	0	0	<input checked="" type="checkbox"/>
	0	0%	0	0	<input checked="" type="checkbox"/>
	0	0%	0	0	<input checked="" type="checkbox"/>

Special Income Planner:
Enter amounts that the client will receive and have the available to add to savings/investments.
*Note: Any pre-retirement special income items are considered to be reinvested into the taxable savings account.

Indicate the increase rate (starting from today), the starting year, and the number of years. Set the number of years to 1 for a single year event.

OK Cancel

Data Input – Income/Expense: Special Expense Planner

Special Expense Planner

Special Expense Description	Annual After Tax Amount	Increase Rate	First Year Of Expense	Number Of Years	Include In Analysis?	Priority
European vacation	20,000	3%	2014	1	<input checked="" type="checkbox"/>	Primary
Gifts to Kids	12,000	0%	2020	5	<input checked="" type="checkbox"/>	Optional
	0	0%	0	0	<input checked="" type="checkbox"/>	Essential
	0					Essential
	0					Essential
	0					Essential
	0					Essential
	0					Essential
	0					Essential
	0	0%	0	0	<input checked="" type="checkbox"/>	Essential
	0	0%	0	0	<input checked="" type="checkbox"/>	Essential
	0	0%	0	0	<input checked="" type="checkbox"/>	Essential
	0	0%	0	0	<input checked="" type="checkbox"/>	Essential
	0	0%	0	0	<input checked="" type="checkbox"/>	Essential
	0	0%	0	0	<input checked="" type="checkbox"/>	Essential
	0	0%	0	0	<input checked="" type="checkbox"/>	Essential

OK Cancel

Special Expense Planner:
Enter special amounts the clients will spend that will reduce their assets.

*Note: Any pre-retirement special expense items are withdrawn from investment accounts.

Each expense may be listed as Essential, Primary, Secondary or Optional. This will be used for the Goal Evaluation report. Four different Monte Carlo illustrations will determine the percentage of success if the goals are funded by order of priority.

Data Input – Education Funding

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Education Funding

Include net cost of education expenses in retirement calculations.

Dependent Child's Name	Age	Start Age	Cost Per Year		# of Years	College Fund	529	Planned Annual Additions
Janie	13	18	15,000	\$	4	20,000	<input type="checkbox"/>	0
John	9	18	13,450	\$	4	0	<input type="checkbox"/>	0
	0	0	0	\$	0	0	<input type="checkbox"/>	0
			0	\$	0			0
			0	\$	0			0
			0	\$	0			0
	0	0	0	\$	0			0

Click the "\$" button to open the college cost estimator.

Inflation Rate for Future Education Costs

After-tax Rate of Return for College fund growth

← Previous Next →

If parents will pay for college costs out of their savings and investment funds, check this box.

Enter data for each child and info about college costs.

Existing college fund and additions to funds.

To estimate college costs, including tuition and housing, use the College Cost Estimator by clicking the \$ button.

Data Input – Education Funding: College Cost Estimator

College Cost Estimator

Estimated College And Tuition Costs For 2008 - 2009

Click Checkboxes To Select States

Michigan
 Minnesota
 Missouri
 Mississippi
 Montana
 North Carolina
 North Dakota
 Nebraska
 Nevada
 New York
 Ohio
 Oklahoma
 Oregon
 Pennsylvania
 Rhode Island
 South Carolina
 South Dakota
 Tennessee
 Texas
 Utah
 Virginia
 Vermont
 Washington
 Wisconsin
 West Virginia
 Wyoming

In State Tuition
 Out Of State Tuition

Add Housing Costs
 Add Percent For Other Expenses
 Add For Other Expenses

Estimated Costs
\$14,400

To Sort Click On The Column Header

School	State	Housing
George Fox University	OR	\$8,000
Lincoln & Clark College	OR	\$8,800
Willamette University	OR	\$8,200
Marylhurst University	OR	\$8,500
Northwest Christian University	OR	\$6,200
Oregon Institute of Technology	OR	\$7,500
Oregon State University	OR	\$8,200
Pacific Northwest College of Art	OR	\$5,400
Pacific University	OR	\$7,500
Portland State University	OR	\$9,500
Portland Community College	OR	\$9,900
Southern Oregon University	OR	\$7,850
University of Oregon	OR	\$8,500
University of Portland	OR	\$8,750
Warner Pacific College	OR	\$10,000
Western Oregon University*	OR	\$7,700

First select the State.

Choose In State or Out of State and check the boxes to add other expenses like housing costs.

Then the school.

Click OK to use the estimated cost.

Select All
Clear All
Open Selected School Website
OK
Cancel

Data Input – Assets

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

Inputs

- Introduction
- Names/Ages
- Risk
- Estate
- Insurance
- Pension/S.S.
- Income/Expense
- Education Funding
- Assets**
- Additional Assets/Debts
- Debt Freedom
- Rates
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Assets

Asset Summary

Asset Class	Total	Current Allocation	Suggested Allocation
Cash & Reserves	\$24,000	13%	0%
Income	\$44,000	24%	0%
Income & Growth	\$115,000	63%	0%
Growth	\$0	0%	0%
Aggressive Growth	\$0	0%	0%
Other	\$0	0%	0%
Maximum Growth	\$0	0%	0%
Growth	\$0	0%	0%

This is an asset summary showing assets entered in the asset detail input window.

Use this button to go to the asset input window.

Asset Description | **Value** | **Additions**

Cash	20,000	0
Municipal Bond Fund	10,000	0
Stock Mutual Funds	5,000	3,000
IRA		0
401k		1,000
401k		8,000
Annuity		0
Roth IRA		2,000

Double-click on an asset to go directly to edit the asset.

[Add/Modify Assets](#)

[← Previous](#) [Next →](#)

Data Input – Assets: Add or Modify Assets

Add/Edit/Delete Assets

Asset Description	Asset #	Description
Cash	1	Cash
Municipal Bond Fund		
Stock Mutual Funds		
IRA		
401k		

Current Value
24,000

Ann. Additions Owner / Employer
0

Specified Additions Period (Set to 0 for additions until retirement)

Starting Year 0 **Number of Years** 0

Account Taxation

- Savings And Investments
- 401k/TSA/SEP/Simple - Indv 1
- 401k/TSA/SEP/Simple - Indv 2
- IRA - Individual 1
- IRA - Individual 2
- ROTH IRA - Individual 1
- ROTH IRA - Individual 2
- Tax Free (Mu
- Annuity
- ROTH 401k-
- ROTH 401k-

Asset Type

- Checking Account
- Money Market Fund
- Savings Account
- Certificate of Deposit
- Government Bond/T-Bill
- Municipal Bond/Fund
- Bond/Preferred Stock
- Fund

Asset Class

- Cash_Reserves
- Income
- Income_Growth
- Growth
- Aggressive Growth
- Other

Asset Ownership

- Individual 1
- Individual 2
- Joint

Previous Next
Add Insert
Delete
OK Cancel

Enter the description, value and additions here.

Choose the appropriate taxations, class, type and ownership.

If additions start now and stop at retirement, leave these field blank. Otherwise, enter the starting year and number of years the additions will be made.

Data Input – Assets: Add or Modify Assets

Add/Edit/Delete Assets [X]

Asset Description	Asset #	Description
Cash	1	Cash
Municipal Bond Fund		
Stock Mutual Funds		
IRA		
401k		
401k		
Annuity		
Roth IRA		
Roth IRA		

Current Value
24,000

Ann. Additions Owner / Employer
0

Specified Additions Period (Set to 0 for additions until retirement)
Starting Year: 0, Number of Years: 0

Account Taxation

- Savings And Investments
- 401k/TSA/SEP/Simple - Indv 1
- 401k/TSA/SEP/Simple - Indv 2
- IRA - Individual 1
- IRA - Individual 2
- ROTH IRA - Individual 1
- ROTH IRA - Individual 2
- Tax Free (Municipals etc.)
- Annuity
- ROTH 401k - Individual 1
- ROTH 401k - Individual 2

Asset Type

- Checking Account
- Fixed / Variable Annuity
- Money Market Fund
- Stock

Asset Class

- Cash_Reserves
- Income
- Income_Growth
- Growth
- Aggressive Growth
- Other

Asset Type

- Individual 1
- Individual 2
- Joint

Buttons: Previous, Next, Add, Insert, Delete, OK, Cancel

Use these buttons to add or delete an asset, move through assets, or finish entering assets. To get back to the Asset tab and save changes, choose OK. Cancel will also take you back to the Assets tab, but will not save any changes.

Data Input – Additional Assets/Debts

Sample.sfp* - Silver Financial Planner

File Report Selection Calculators Options Help

Additional Assets/Debts

Inputs

- Introduction
- Names/Ages
- Risk
- Estate
- Insurance
- Pension/S.S.
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts**
- Debt Freedom
- Rates
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Assets

		Ownership
Residence	250,000	Joint
Personal Property	20,000	Joint
Auto	30,000	Joint
	0	Joint
	0	Joint
	0	Joint
	0	Joint

Debts

		Ownership	Payment Years Remaining	Current Monthly Payment	Interest Rate	Minimum Payment *
Residence Mortgage	130,000	Joint	30	800	5.75	800
Credit Card Debt	5,000	Joint	5	200	14	115
Auto Loan	15,000	Joint	3	500	7	465
	0	Joint	0	0	0	0
	0	Joint				
	0	Joint				
	0	Joint				

* Current Monthly Payment must be greater than or equal to Minimum Payment

Additional Asset and Debt values are used to prepare a Net Worth statement. Items entered in this section are not used in the retirement projection.

Debt payment information is used for the Debt Freedom Analysis.

NOTE: Debt payments entered in this section are not automatically included with living expenses. Loan payments need to be entered as part of living expenses on the Income/Expense tab.

Data Input – Additional Assets/Debts

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

« Debt Freedom

Inputs

- Introduction
- Names/Ages
- Risk
- Estate
- Insurance
- Pension/S.S.
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts
- Debt Freedom**
- Rates
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Debt Freedom Data

Debt to Income Ratio: 0.00 %
Total Debt: \$20,000.00
Current Monthly Debt Payments: \$0.00

Debt Freedom will illustrate ways to pay off debt more quickly.
Additional debt repayments can be included for the Debt Freedom analysis.
Additional amount to apply to debt repayment per month:

Debt Analysis and Income ratio.

Debt to Income Ratio: 0.00 %

The indicator of financial stability is the debt to income ratio. The ratio is calculated by dividing debt payments by gross earned income.
If the debt to income ratio is:

36% or less:	Very Good	This is a healthy debt level for most people.
37%-42%:	Okay	Not bad, but it is recommended you try to pare down debt now.
43%-49%:	Needs Attention	Financial difficulties are probably imminent.
50% or more:	Poor	Professional help is needed to aggressively reduce debt.

Include an additional amount that can be used to achieve freedom from debt.

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← Previous Next →

Data Input – Rates

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

Inputs

- Introduction
- Names/Ages
- Risk
- Estate
- Insurance
- Pension/S.S.
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts
- Debt Freedom
- Rates**
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Rates

	Before Retirement	After Retirement	Cost Basis Percentage
Rate of Return on Taxable Assets	9%	8%	100%
Rate of Return on Tax Free Assets	5%	5%	
Rate of Return on Tax Deferred & Roth Assets	9%	8%	
	7%	7%	100%
	25%	20%	
	6%		

Exempt withdrawals prior to age 60 from penalties on early distributions from qualified plans.

Increase

Saving & Investment

IRA / 401K

IRA / 401K

Proportionalize Calculations

Proportionalize First Year Calculations

Monte Carlo

Standard Deviation

Use Fat Tail

0%

(To have the program calculate a Standard Deviation for Monte Carlo Simulation, leave this value zero.)

← Previous Next →

Rates are applied to each asset group. Enter an assumed rate before and after retirement age.

If there is a possibility funds will be withdrawn from Tax deferred retirement accounts before age 59.5. If you do NOT want the early withdrawal penalty applied, check this box.

If this box is checked, first year calculations are proportionalized for the number of months remaining in the year.

Data Input – Rates

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

Inputs

- Introduction
- Names/Ages
- Risk
- Estate
- Insurance
- Pension/S.S.
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts
- Debt Freedom
- Rates**
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Rates

	Before Retirement	After Retirement	Cost Basis Percentage
Rate of Return on Taxable Assets	7%	6%	100%
Rate of Return on Tax Free Assets	5%	5%	
Rate of Return on Tax Deferred & Roth Assets	7%	6%	
Rate of Return on Annuity Assets	7%	7%	100%
Effective Tax Rate (federal + state) to apply to income, interest & other taxable events.	25%	20%	

Effective Tax Rate (federal + state) to apply to income, interest & other taxable events.

Exempt withdrawals prior to age 60 from penalties on early distributions from qualified plans.

Increase Rates for Capital Additions - the % annual additions will be increased for inflation

Saving & Investment Accounts	3%
IRA / 401K / TSA Accounts - Indv. #1	3%
IRA / 401K / TSA Accounts - Indv. #2	3%

Proportionalize Calculations

Proportionalize First Year Calculations

Monte Carlo

Standard Deviation Override

Use Fat Tails

...ve the program calculate a Standard ... on for Monte Carlo Simulation, leave this ... ro.)

Previous Next

If taxable assets (stocks, mutual funds, ect.) have a low cost basis, enter the ratio of cost to market value here.

If the client has non-qualified tax-deferred annuities, indicate the cost basis percentage here (cost/value).

If the dollar amount of annual additions are increasing, enter the increase rate here.

If this box is checked, the possibility of major negative rates of return is increased for the Monte Carlo analysis.

Data Input – Behavior Analysis

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

Behavior Analysis

When-If? Model Assumptions

When-If? [Introduction / Quick Start](#)

Randomize rate of return

Randomize inflation rate

Allow for a different retirement age based on initial withdrawal rate

Early Later (1-5 yrs)

Initial withdrawal rate limit

Ending withdrawal rate limit

Variable spending budget floor

Variable spending budget ceiling

Variable spending increase ratio

View Report Recalculate

Statistics:

Age Sustainability*

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Previous View Reports

Check boxes control the variables randomized for the Monte Carlo simulations.

Use the Early and Later fields to select a range of possible retirement ages.

Withdrawal rate limits set the maximum withdrawal rates as a percentage of assets.

Variable spending fields determine the expenses to be used in the Variable Sending analysis.

Click Recalculate to generate results.

When-If?TM

- Introduction to When-If?TM
- When-If?TM – Second View of Data Input
- When-IfTM Graphs

When-If?TM – Introduction

- The When-if? Behavior Analysis gives planners another way to analyze their client's financial future.
- The When-if? TM has two distinct features used in conjunction:
 - Retirement age analysis.
 - Variable spending analysis.
- Both features of the When-if? TM tool can be considered modifications of the typical Monte Carlo simulation.

When-If?TM – Introduction

- The retirement age analysis can be used to examine a range of retirement ages for the client and determine which retirement age may provide the best outcome.
- The variable spending analysis examines what effect reactive spending behavior may have on the success rate of client's retirement plan.

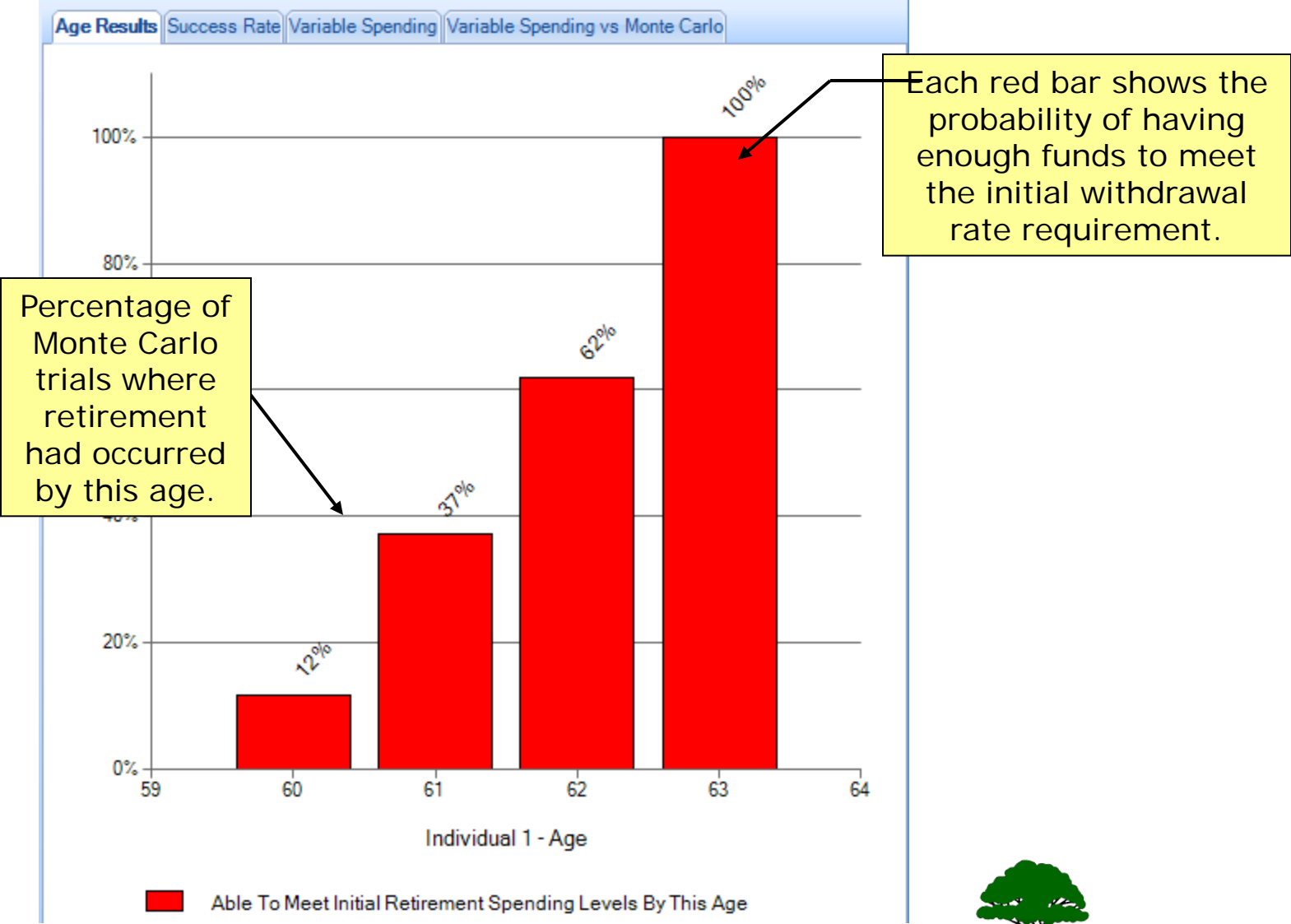
When-If?™ – Second View of Input

The screenshot displays the 'Behavior Analysis' section of the Silver Financial Planner software. The interface includes a left-hand navigation pane with categories like 'Inputs', 'Reports', 'Graphs', and 'What If?'. The main area is titled 'Behavior Analysis' and contains 'When-If? Model Assumptions'. Several callout boxes provide detailed explanations for specific input fields:

- Randomize rate of return and/or inflation:** A callout box states, "The rate of return and/or inflation are randomized for the Monte Carlo trials." This points to the checked options for "Randomize rate of return" and "Randomize inflation rate".
- Retirement Age Probabilities:** A callout box states, "Used to Evaluate Retirement Age Probabilities." This points to the "Allow for a different retirement age based on initial withdrawal rate" option, which is also checked. Below this, the "Early" field is set to 2 and the "Later" field is set to 1, with a note "(1-5 yrs)".
- Initial withdrawal rate limit:** A callout box states, "Initial withdrawal rate limit determines retirement age." This points to the "Initial withdrawal rate limit" field, which is set to 4.5%.
- Variable Spending:** A callout box states, "Initial and Ending withdrawal rate drive variable spending." This points to the "Ending withdrawal rate limit" field, which is set to 10%.
- Spending Bounding:** A callout box states, "Spending is bounded by the spending floor and ceiling." This points to the "Variable spending budget floor" (90%), "Variable spending budget ceiling" (125%), and "Variable spending increase ratio" (25%) fields.

At the bottom of the interface, there are buttons for "Previous", "View Reports", and "Recalculate". A "Statistics" table is also visible at the bottom, with columns for Age, Ret. Age, Retired, Budget, and Sustainability*.

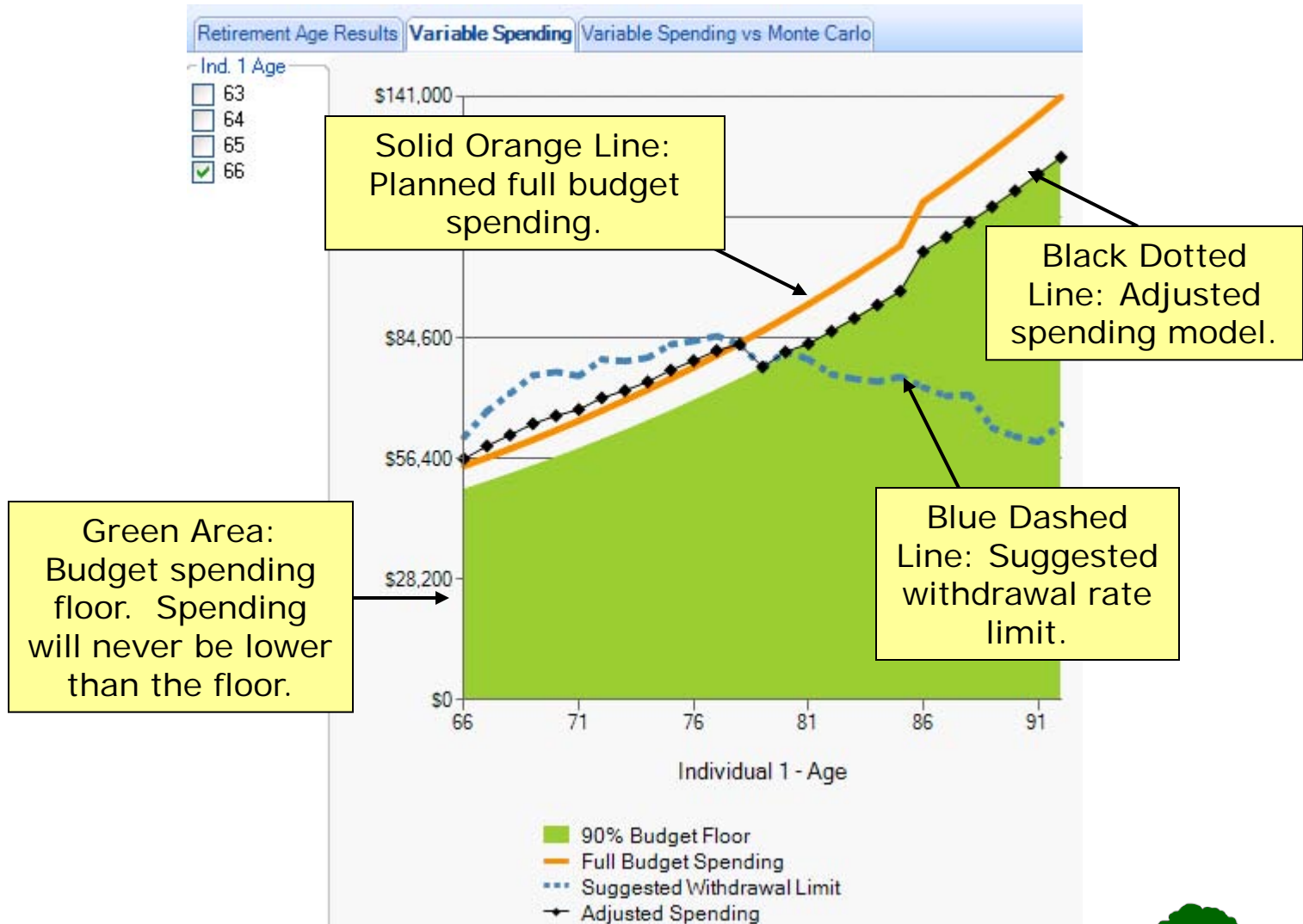
When-If?™ – Graphs: Age Results



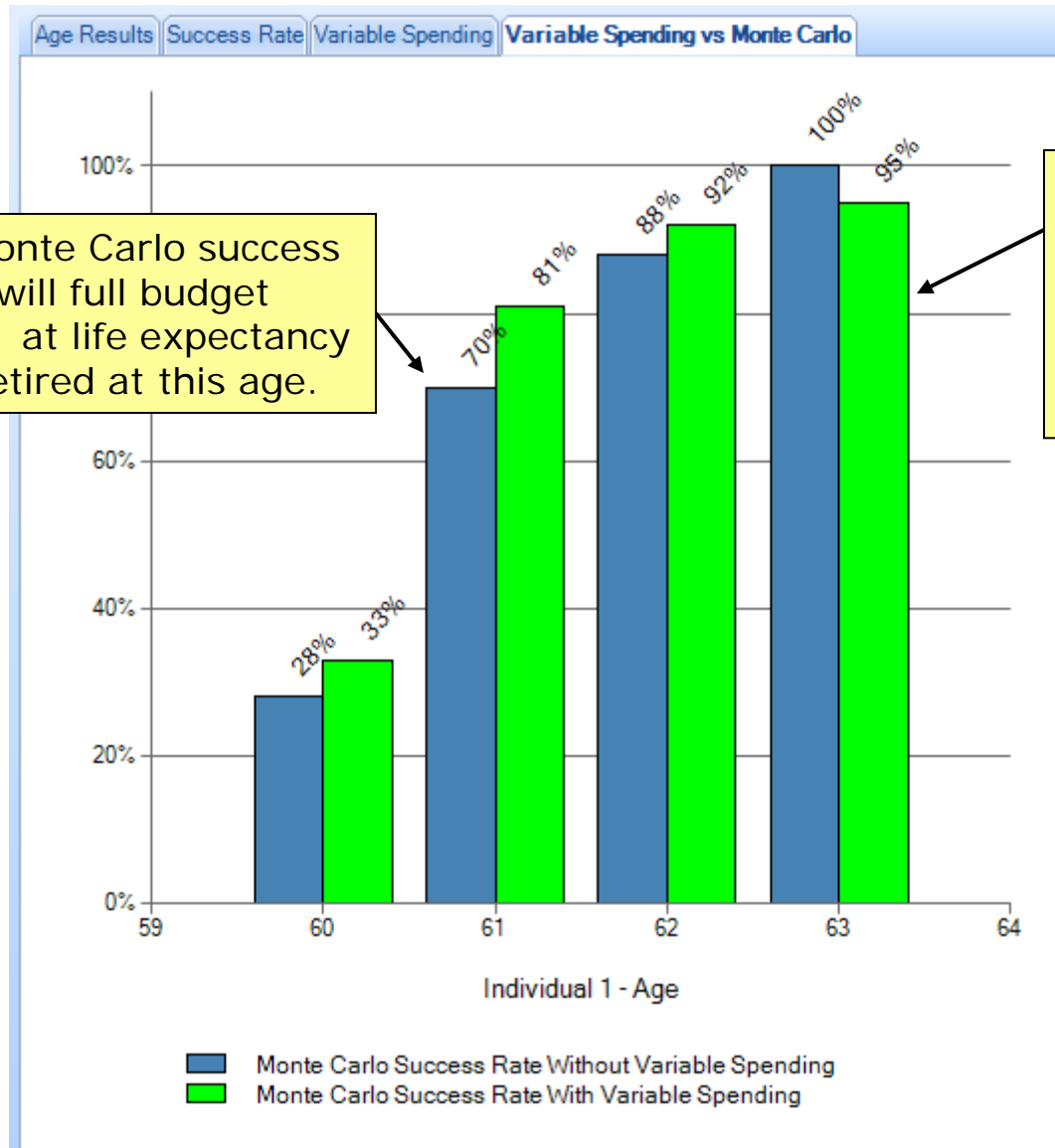
When-If?™ – Graphs: Success Rate



When-If?™ – Graphs: Variable Spending



When-If?™ – Graphs: Variable Spending vs Monte Carlo



Blue: Monte Carlo success rate will full budget spending at life expectancy when retired at this age.

Green: Monte Carlo success rate with variable spending at life expectancy when retired at this age.

What-If?

- Using What-If?
 - Features of the What-If?
 - Test various "What-if" scenarios and see the results immediately displayed.
 - Model recommendations while your client is watching.
- Saving What-If? Scenarios
 - Save up to 3 What If scenarios and include What-If results in the main report set.

What-If? – Using What-If?

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

What If?

What-if? Monte Carlo Probability Result - 13%

Clients capital accounts (all savings, investments and retirement accounts combined.)

Capital has been consumed. Cumulative shortages in red.

When you click on the What-If? tab, this window will display.

What If?

	Inflation	Tax	Ann Adds IRA	Roth IRA	Rth 401k	Q Plans	Inc	Scenario Text
Now	3%	25%	Indiv1 0	2,000	0	9,000	3%	
Ret.	3%	20%	Indiv2 0	2,000	0	0	3%	
Surv.	3%		Annuity 0	Tax-Free 0	Tax. Sav/Invst 3,000	Inc 3%		

Tx-Free: 5%
 Tx-Def: 7%
 Ann: 7%
 Life Ex: 85
 Retire: 64
 SS Age: 62
 Life Insurance: 0
 Indiv1: 85, 64, 62, 0
 Indiv2: 90, 62, 62, 0

Save/Report Reset
 Load

What-If? – Using What If?

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

What If?

What-if? Monte Carlo Probability Result - 13%

Client and spouse life expectancy is here.

Summary of your data input information.

The clients run out of money here.

Using What If? **Recalculate What If?** View What If? Report View What If? Graph View Monte Carlo

	Spending Needs	ROR	Taxed	Tx-Free	Tx-Def	Ann	Life Ex	Retire	SS Age	Life Insurance	
Ret.	57,500	Now	7%	5%	7%	7%	Indiv1	85	64	62	0
Surv.	50,000	Ret.	6%	5%	6%	7%	Indiv2	90	62	62	0

	Inflation	Tax	Ann Adds IRA	Roth IRA	Rth 401k	Q Plans	Inc	Scenario Text	
Now	3%	25%	Indiv1	0	2,000	0	9,000	3%	
Ret.	3%	20%	Indiv2	0	2,000	0	0	3%	
Surv.	3%		Annuity	0	Tax-Free	0	Tax. Sav/Invst	3,000	3%

Save/Report Reset

Load

What-If? – Using What If?

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

What If?

What-if? Monte Carlo Probability Result - 13%

Inputs

- Introduction
- Names/Ages
- Risk
- Estate
- Insurance
- Pension/S.S
- Income/Expense
- Education Funding

Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Here's the power of the "What-If?".

When the clients realize they have a problem (out on money) then discuss possible solutions such as repositioning assets.

Discuss how this might result in increasing the rate of return on some asset groups and enter a new rate.

Using What If? Recalculate What If? View What If? Report View What If? Graph View Monte Carlo

Spending Needs		ROR	Taxed	Tx-Free	Tx-Def	Ann	Life Ex	Retire	SS Age	Life Insurance	
Ret.	57,500	Now	7%	5%	7%	7%	Indiv1	85	64	62	0
Surv.	50,000	Ret.	6%	5%	6%	7%	Indiv2	90	62	62	0
Inflation		Tax		Ann Adds IRA	Roth IRA	Rth 401k	Q Plans	Inc	Scenario Text		
Now	3%		25%	Indiv1	0	2,000	0	9,000	3%		
Ret.	3%		20%	Indiv2	0	2,000	0	0	3%		
Surv.	3%			Annuity	Tax-Free	Tax. Sav/Invst	Inc				
				0	0	3,000	3%				

Save/Report Reset

Load

What-If? – Using What-If?

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help Style

What If?

What-if? Monte Carlo Probability Result - **43%**

See the graph improve before their eyes.

Now click on the "Recalculate What-If?" button.

If the first suggestion doesn't completely solve the problem, try another suggestion.

Using What If? **Recalculate What If?** View W... View Monte Carlo

	Spending Needs	ROR	Taxed	Tx-Free	Tx-Def	Ann	Life Ex	Retire	SS Age	Life Insurance	
Ret.	57,500	Now	7.5%	5%	7.5%	7%	Indiv1	85	64	62	0
Surv.	50,000	Ret.	6.5%	5%	6.5%	7%	Indiv2	90	62	62	0
	Inflation	Tax	Ann Adds IRA	Roth IRA	Rth 401k	Q Plans	Inc	Scenario Text			
Now	3%	25%	Indiv1	0	2,000	0	9,000	3%			
Ret.	3%	20%	Indiv2	0	2,000	0	0	3%			
Surv.	3%		Annuity	Tax-Free	Tax. Sav/Invst	Inc					
			0	0	3,000	3%					

Save/Report Reset

Load

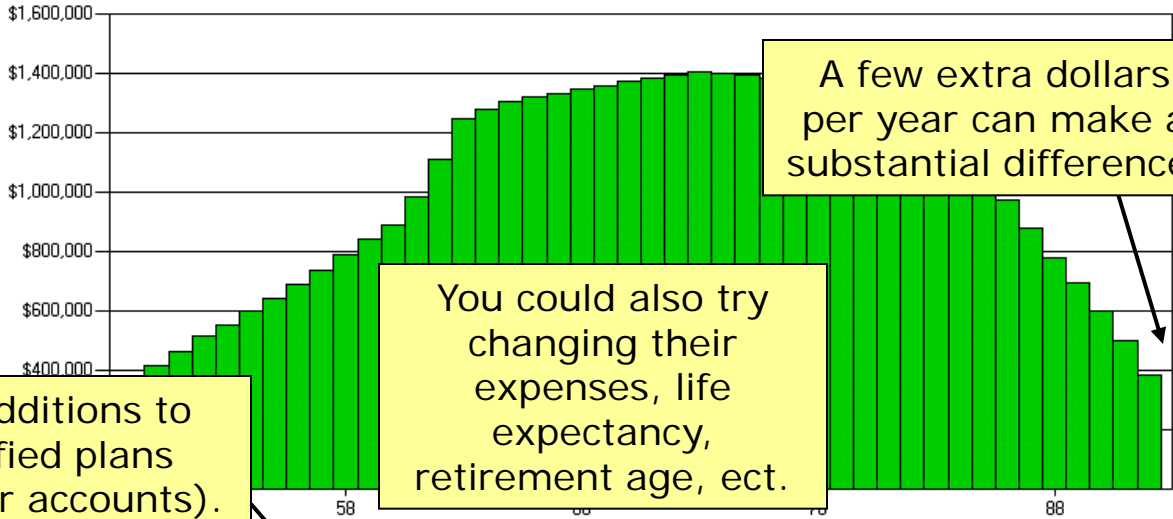
What-If? – Using What-If?

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help Style

What If?

What-if? Monte Carlo Probability Result - 63%



What-if? Monte Carlo Probability Result - 63%

A few extra dollars per year can make a substantial difference.

You could also try changing their expenses, life expectancy, retirement age, ect.

Increase additions to non-qualified plans (or any other accounts).

Using What If? **Recalculate What If?** View What If? Report View What If? Graph View Monte Carlo

	Spending Needs	ROR	Taxed	Tx-Free	Tx-Def	Ann	Life Ex	Retire	SS Age	Life Insurance
Ret.	57,500	Now	7.5%	5%	7.5%	7%	Indiv1 85	64	62	0
Surv.	50,000	Ret.	6.5%	5%	6.5%	7%	Indiv2 90	62	62	0
	Inflation Tax	Ann Adds IRA	Roth IRA	Rth 401k	Q Plans	Inc	Scenario Text			
Now	3% 25%	Indiv1 0	2,000	0	9,000	3%				
Ret.	3% 20%	Indiv2 0	2,000	0	0	3%				
Surv.	3%	Annuity	Tax-Free	Tax. Sav/Invst	Inc					
		0	0	5,000	3%					

Save/Report Reset
Load

What-If? - Saving What-If Scenarios

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

What If?

What-if? Monte Carlo Probability Result - **63%**

Inputs
Introduction \$1,600,000

Assets
Additional Assets/Debts
Rates
Behavior Analysis

Reports
View Report
Summary Report

Graphs
Retirement Expenses
Taxable Assets
Tax Advantaged Assets
Total Assets
Asset Allocation

What If?
What If?

You may save up to 3 what-if scenarios and choose to include the what if results in the main report set.

Make your changes and give the scenario a name using the Scenario Text field.

Then click the Save/Report button.

Using What If? Recalculate What If? View What If? Report View What If? Graph View Monte Carlo

	Spending Needs	ROR	Taxed	Tx-Free	Tx-Def	Ann	Life Ex	Retire	SS Age	Life Insurance	
Ret.	57,500	Now	7.5%	5%	7.5%	7%	Indiv1	85	64	62	0
Surv.	50,000	Ret.	6.5%	5%	6.5%	7%	Indiv2	90	62	62	0

	Inflation	Tax	Ann Adds IRA	Scenario Text
Now	3%	25%	Indiv1 0	3% Higher Return and 2k Additional Savings
Ret.	3%	20%	Indiv2 0	3%
Surv.	3%		Annuity 0	3%

Save/Report Reset

Load

What-If? - Saving What-If Scenarios

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

What If?

What-if? Monte Carlo Probability Result - **63%**

What If Scenario Management

You may save up to three What If scenario's. To save a scenario click the save button.

Current Scenario Description
Higher Return and 2k Additional Savings

Save

First What-If? Scenario Description
Higher Return and 2k Additional Savings Print With Reports?

Second What-If? Scenario Description Print With

Third What-If? Scenario Description Print With

OK

The current scenario can be saved in any of the three spots by clicking Save button.

Save/Report will load the Scenario Management Option System.

To included the What If scenario in the report set, check the Include in Report? box.

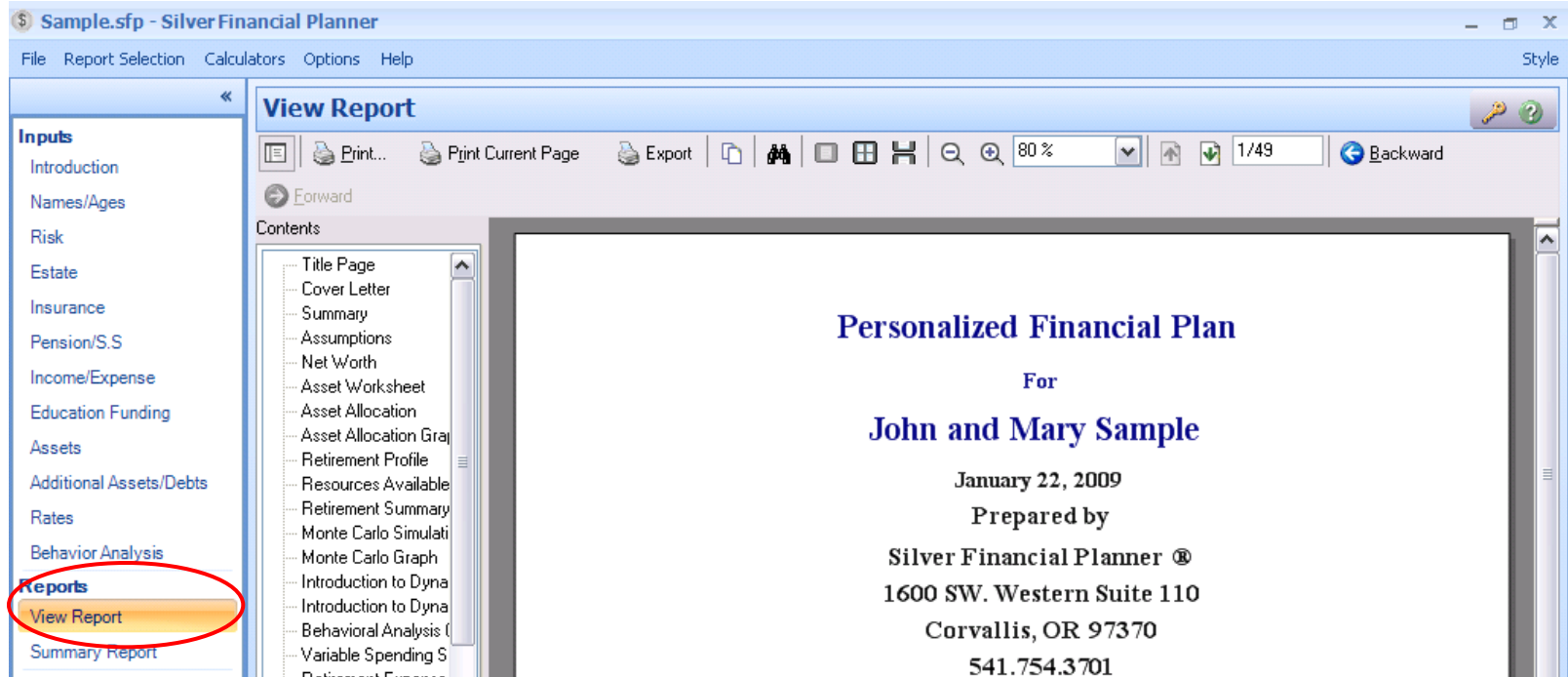
Ret. 57,500
Surv. 50,000

	Inflation	Tax	Ann Adds IRA	Roth IRA	Rth 401k	Q Plans	Inc	Scenario Text
Now	3%	25%	0	2,000	0	9,000	3%	Higher Return and 2k Additional Savings
Ret.	3%	20%	0	2,000	0	0	3%	
Surv.	3%		0	0		5,000	3%	

Save/Report Load

Viewing Reports

- Click View Reports to generate the reports.
- Generated reports will be listed on the Contents panel on the left side.



The screenshot shows the Silver Financial Planner interface. The title bar reads "Sample.sfp - Silver Financial Planner". The menu bar includes "File", "Report Selection", "Calculators", "Options", and "Help". The left sidebar has a "Reports" section highlighted with a red circle, containing "View Report" and "Summary Report". The main window is titled "View Report" and features a toolbar with "Print...", "Print Current Page", "Export", and navigation icons. Below the toolbar is a "Contents" panel listing report sections like "Title Page", "Cover Letter", "Summary", "Assumptions", "Net Worth", "Asset Worksheet", "Asset Allocation", "Retirement Profile", "Resources Available", "Retirement Summary", "Monte Carlo Simulati", "Monte Carlo Graph", "Introduction to Dyna", "Introduction to Dyna", "Behavioral Analysis (", and "Variable Spending S". The main content area displays a "Personalized Financial Plan" for "John and Mary Sample" dated "January 22, 2009", prepared by "Silver Financial Planner ®" at "1600 SW. Western Suite 110, Corvallis, OR 97370" with contact number "541.754.3701".

Viewing Reports

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

View Report

Print... Print Current Page Export Page Width 5/49 Backward Forward

Contents

- Title Page
- Cover Letter
- Summary
- Assumptions
- Net Worth**
- Asset Worksheet
- Asset Allocation
- Asset Allocation Gra
- Retirement Profile
- Resources Available
- Retirement Summary
- Monte Carlo Simulati
- Monte Carlo Graph
- Introduction to Dyna
- Introduction to Dyna
- Behavioral Analysis (

ASSETS

John and Mary Sample

Net Worth Statement

John and Mary Sample
January 21, 2009

Savings And Investments

Money Market Accounts/Funds	\$34,000	
Annuities	130,000	
Municipal Bonds and Funds	10,000	
Stock Mutual Funds	5,000	
		<u>\$169,000</u>

Retirement Accounts

Qualified Plans-John	\$100,000	
IRA Assets-Mary	14,000	
Roth Assets-John	2,000	
Roth Assets-Mary	2,000	
		<u>\$118,000</u>

Other Assets

Residence	\$200,000	
Personal Property	20,000	
Auto	30,000	
		<u>\$250,000</u>

TOTAL ASSETS \$537,000

LIABILITIES

Residence Mortgage	\$120,000	
Credit Card Debt	5,000	
Auto Loans	15,000	
		<u>\$140,000</u>

Net Worth (Assets less Liabilities) \$397,000

Note: Potential taxes due on unrealized gains or asset interest do not factor into the net worth figure.

Table Of Contents Thumbnail View

The report will be displayed on the screen, exactly as they will look when printed.

Viewing Reports

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

View Report

Print... Print Current Page Export Page Width 5/49 Backward Forward

Contents

- Title Page
- Cover Letter
- Summary
- Assumptions
- Net Worth**
- Asset Worksheet
- Asset Allocation
- Asset Allocation Gra
- Retirement Profile
- Resources Available
- Retirement Summary
- Monte Carlo Simulati
- Monte Carlo Graph
- Introduction to Dyna
- Introduction to Dyna
- Behavioral Analysis (
- Variable Spending S
- Retirement Expense
- Cash Flow Graph
- Cash Flow
- Cash Flow Explanati
- Total Capital Assets
- Retirement Capital A
- Taxable Savings
- Tax Deferred Annuiti
- Tax Deferred Accou
- Tax Free Accounts
- Insurance Summary
- Summary Needs Anal

Statement
John and Mary Sample
Mary Sample
January 21, 2009

ASSETS

Savings And Investments

Money Market Accounts/Funds	\$34,000
Annuities	130,000
Municipal Bonds and Funds	10,000
Stock Mutual Funds	5,000
	<hr/>

Retirement Accounts

Qualified Plans-John	\$100,000
IRA Assets-Mary	14,000
	2,000
	2,000
	<hr/>
	\$118,000
	<hr/>
	\$200,000
	20,000
	30,000
	<hr/>
	\$250,000
	<hr/>
TOTAL ASSETS	\$537,000

LIABILITIES

Residence Mortgage	\$120,000
Credit Card Debt	5,000
Auto Loans	15,000
	<hr/>
	\$140,000
	<hr/>
Net Worth (Assets less Liabilities)	\$397,000

Note: Potential taxes due on unrealized gains or asset interest deferred to the month prior are not accounted for in the Net Worth Statement.

Adjust the page display here.

Move up or down one page at a time by clicking here.

Jump to any report page by clicking on the page name.

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Thumbnail View

Viewing Reports

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

View Report

Print... Print Current Page Export 80% 13/49 Backward Forward

Contents

- Net Worth
- Asset Worksheet
- Asset Allocation
- Retirement
- Cash Flow Graph
- Cash Flow
- Cash Flow Explanati
- Total Capital Assets
- Retirement Capital A
- Taxable Savings
- Tax Deferred Annuity
- Tax Deferred Accou
- Tax Free Accounts
- Insurance Summary
- Survivor Needs Anal
- Survivor Needs Calc
- Survivor Needs Calc
- Disability Insurance

Monte Carlo Retirement Simulation

John and Mary Sample

Results from 10,000 Monte Carlo Simulation Trials

The solid blue line represents the original projection using the average rate of return each year.

The other lines represent 10,000 projections using a randomly selected rate of return every year.

* The bell line is the estimated retirement capital value over time using fixed rates.

This Monte Carlo Retirement Simulation illustrates possible variations in growth and/or depletion of retirement capital under different future conditions. The simulation incorporates uncertainties in future asset returns, inflation, and other factors.

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Viewing Reports

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

View Report

Print... Print Current Page Export

80% 13/49 Backward

Forward

Contents

- Title Page
- Cover Letter
- Summary

Inputs

- Introduction
- Names/Ages
- Risk**
- Estate
- Insurance
- Pension/S.S
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debt
- Rates
- Behavior Analysis

Reports

- View Report**
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Cash flow graph
Cash Flow
Cash Flow Explanati
Total Capital Assets
Retirement Capital A
Taxable Savings
Tax Deferred Annuiti
Tax Deferred Accou
Tax Free Accounts
Insurance Summary
Summer Needs Anal

Table Of Contents
Thumbnail View

* The bold line is the estimated retirement capital

Monte Carlo Retirement Simulation illustrates possible unpredictable future conditions. The simulation uses historical market data and projected future assets. The graph and related calculations do not predict actual results. This long-term hypothetical model is based on historical market volatility and the possible impact on your financial plans. There is uncertainty.

The simulations begin in the current year and model potential future outcomes for retirement capital assets, both tax advantaged and taxable, all expenses, investment income, Social Security benefits, and Social Security benefits. Observing results from this large number of simulations may offer insight into the shape, trends, and potential range of future retirement plan outcomes under volatile market conditions.

Retirement Capital Analysis Results, at Life Expectancy, of 10,000 Monte Carlo Simulations:

Percent with funds at last life expectancy	13%	Retirement Capital Estimate	\$0
Percent with funds at age 83	98%	Minimum (Worst Case) result	\$0
Percent with funds at age 73	100%	Average Monte Carlo result	\$39,890
Percent with funds at age 64	100%	Maximum Monte Carlo result	\$1,744,073

Life insurance proceeds are not included in the final year balances of these calculations.
Illustration based on random rates of return which average 4.4%, with a std. dev. of 3.4% (95% of values fall between -0.2% and 13.4%).

The most important of the statistics from the report is the "Percent of projections above zero." This tells us how many times out of 10,000 there was any money left at the last life expectancy.

Most clients will want this "Probability of success" number to be 75% or more, depending on their risk tolerance level.

Summary Report

- The Summary report restates the client basic objectives and summarizes the outcome.
- Actions are suggested if a shortfall does occur before life expectancy.

The screenshot displays the Silver Financial Planner software interface. The title bar reads "Sample.sfp - Silver Financial Planner". The menu bar includes "File", "Report Selection", "Calculators", "Options", and "Help". The "Style" button is visible in the top right corner. On the left, a navigation pane lists various input categories under "Inputs" (Introduction, Names/Ages, Risk, Estate, Insurance, Pension/S.S, Income/Expense, Education Funding, Assets, Additional Assets/Debts, Rates, Behavior Analysis) and reports under "Reports" (View Report, Summary Report). The "Summary Report" option is highlighted with a red circle. The main window shows the "Summary Report" content, which includes a toolbar with "Print...", "Print Current Page", "Export", and navigation buttons. The report content is titled "Summary" and is attributed to "John and Mary Sample". It contains a disclaimer, a "Your Current Situation" section with four bullet points, and a "Your Goals" section with four bullet points.

Summary

John and Mary Sample

This report uses financial models to present a picture of your current financial situation and illustrations of possible directions your finances may take. Future economic and market conditions are unknown, and will change. The assumptions used are representative of economic and market conditions that could occur, and are designed to promote a discussion of appropriate actions that may need to be taken, now or in the future, to help you manage and maintain your financial situation under changeable conditions.

Your Current Situation:

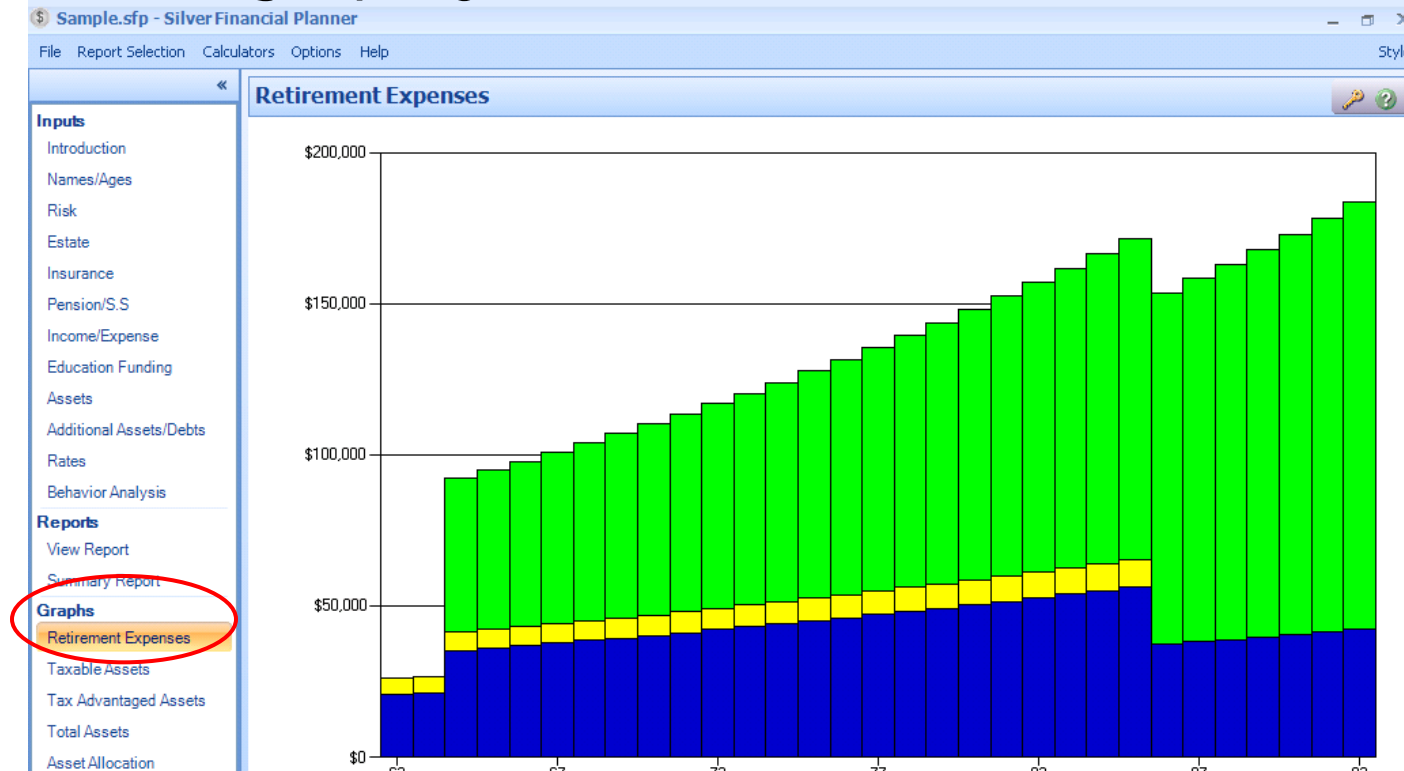
- You have assets of approximately \$101,537,000.
- You have liabilities of approximately \$140,000.
- Your net worth is approximately \$101,397,000.
- You now have \$101,287,000 in working assets and are adding \$16,000 per year.

Your Goals:

- John wants to retire at age 64 and Mary wants to retire at age 62.
- Monthly after-tax income needed at that time is \$4,792 (in today's dollars).
- You will need the income until the last life expectancy of age 90.
- To meet your education goals you need to save \$11,252 annually (\$938 monthly).

Viewing Graphs

- To display graphs, click on the Graphs tab.
- Use the tabs along the left hand side to select which graph you wish to view.



Printing

- Report Selections
- Custom Reports
- Print Options
- Export Options

Printing – Report Selection

The screenshot displays the 'Report Selection' menu in the Silver Financial Planner software. The menu is open, showing various report options. Three yellow callout boxes provide instructions:

- Options are available under the Report Selections menu.** (Points to the 'Report Selection' menu item)
- Select the reports you wish to display and print. Use a default report set or a custom report set.** (Points to the 'MY CUSTOM REPORTS' section)
- Items like Print as Draft Copy, and Print with Pages Numbers can be selected.** (Points to 'Print As Draft Copy' and 'Print With Page Numbers')

The main window shows a 'Flow Summary' report for 'John and Mary Sample'. The graph displays income and expenses from 1949 to 1999. The Y-axis represents dollar amounts from \$0 to \$250,000. The X-axis represents years from 49 to 99. The legend indicates the following categories:

- Pension/ S.S. Income (Yellow)
- Qualified Income (Red)
- Other Income (Light Blue)
- Investments (Dark Blue)
- Expenses (Purple)

The bars in the above graph represent the amounts available from:

- Earned income (wages and self-employment)
- Social Security
- Qualified plan additions and distributions
- Investment additions and distributions
- Misc - (inheritances, sale of residence, retirement account minimum)

Printing - Print Selection

The screenshot shows the 'Report Selection' menu in the Silver Financial Planner software. The menu options are: Entire Report (checked), Retirement, Estate, Insurance Analysis, Gap Analysis, MY CUSTOM REPORTS, Create/Modify Custom Reports (highlighted), Print As Draft Copy, and Print With Page Numbers (checked). A yellow callout box points to the first four options, stating: 'Default report lists include Entire Report, Retirement, Estate, Insurance Analysis and GAP Analysis.' Another yellow callout box points to 'Create/Modify Custom Reports', stating: 'Custom report lists can be created by selecting Create/Modify Custom Reports.'

The main window displays a form for 'Individual #2' with the following fields and values:

Field	Value
First Name	Mary
Middle Initial	
Last Name	
Birth Date	00/00/0000
Age (Set to 0 if Single)	46
Planned Retirement Age	62
Life Expectancy-Calculated	90
Alternate Life Expectancy	0
Married Couple	<input checked="" type="checkbox"/> Married?
Gender	
Social Security #	- - -

At the bottom of the window, there are 'Previous' and 'Next' navigation buttons.

Printing - Creating a Custom Report

The screenshot shows the 'Create A Custom Report' dialog box. At the top, the 'Report Name' field contains 'Basic Plan'. Below this are two lists: 'Report Sections' on the left and 'Selected Pages' on the right. The 'Report Sections' list includes 'All Reports' and 'General'. The 'Selected Pages' list includes 'Title Page', 'Assumptions', 'Net Worth', 'Retirement Summary Graph', 'Retirement Capital Analysis', 'Monte Carlo', 'What-If?', 'Survivor Needs Analysis - Indiv. 1', 'Survivor Needs Analysis - Indiv. 2', 'Estate - Current Estimate', and 'Estate - Alternative Estimate'. Between these lists are four buttons: an up arrow, a down arrow, 'Add >>', and '<< Delete'. Below the 'Selected Pages' list are 'Add All >>' and '<< Delete All' buttons. At the bottom are 'OK' and 'Cancel' buttons. Annotations include a yellow box pointing to the 'Report Name' field with the text 'Create a name for your custom report set.' and another yellow box pointing to the 'Add >>' button with the text 'Select from the Available Pages list on the left – this will move the report pages to the Selected Pages list on the right.' The 'Available Pages' list is partially visible at the bottom left, containing items like 'Cover Letter', 'Summary', 'Asset Worksheet', etc.

Report Name: Basic Plan

Report Sections:

- All Reports
- General

Selected Pages:

- Title Page
- Assumptions
- Net Worth
- Retirement Summary Graph
- Retirement Capital Analysis
- Monte Carlo
- What-If?
- Survivor Needs Analysis - Indiv. 1
- Survivor Needs Analysis - Indiv. 2
- Estate - Current Estimate
- Estate - Alternative Estimate

Available Pages:

- Cover Letter
- Summary
- Asset Worksheet
- Asset Allocation
- Asset Allocation Graph
- Retirement Profile
- Resources Available For Retirem...
- Monte Carlo Simulation Explanation
- Dynamic Behavioral Analysis
- Dynamic Behavioral Analysis II
- Dynamic Behavioral Analysis Graph
- Variable Spending Success

Buttons: Add >>, Add All >>, << Delete, << Delete All, OK, Cancel

Annotations:

- Create a name for your custom report set.
- Select from the Available Pages list on the left – this will move the report pages to the Selected Pages list on the right.

Printing – Print Options

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

Style

View Report

Print... Print Current Page Export

80% 19/49 Backward

John and Mary Sample

You can print the entire report or a range of pages by selecting Print.

You can print a single page by clicking Print Current Page. This will print the report you are actively viewing.

Retirement Profile
Resources Available
Retirement Summary
Monte Carlo Simulati
Monte Carlo Graph
Introduction to Dyna
Introduction to Dyna
Behavioral Analysis (I
Variable Spending S
Retirement Expense
Cash Flow Graph
Cash Flow
Cash Flow Explanati
Total Capital Assets
Retirement Capital A
Taxable Savings
Tax Deferred Annuiti
Tax Deferred Accou
Tax Free Accounts
Insurance Summary
Summer Needs Anal

Table Of Contents
Thumbnail View

The bars in the above graph represent the amounts available from:
Earned income (wages and self-employment)
Social Security
Qualified plan additions and distributions
Investment additions and distributions
Misc. (includes non-qualified pension, retirement account rollovers)

Legend:
Pension/ S.S. Income (Yellow)
Qualified Income (Red)
Other Income (Light Blue)
Investments (Blue)
Expenses (Purple)

Printing – Export Options

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

View Report

Print... Print Current Page **Export**

Forward

Contents

- Title Page
- Cover Letter
- Summary
- Assumptions
- Net Worth
- Asset Worksheet
- Asset Allocation
- Asset Allocation Graph
- Retirement Profile
- Resources Available
- Retirement Summary
- Monte Carlo Simulation
- Monte Carlo Graph
- Introduction to Dynamic
- Introduction to Dynamic
- Behavioral Analysis
- Variable Spending
- Retirement Expenses
- Cash Flow Graph
- Cash Flow
- Cash Flow Explanation
- Total Capital Assets
- Retirement Capital Assets
- Taxable Savings
- Tax Deferred Annuities
- Tax Deferred Accounts
- Tax Free Accounts
- Insurance Summary
- Summary Needs Analysis

Inputs

- Introduction
- Names/Ages
- Risk
- Estate
- Insurance
- Pension/S.S.
- Income/Expense
- Education Funding
- Assets
- Additional Assets/Debts
- Rates
- Behavior Analysis

Reports

- View Report
- Summary Report

Graphs

- Retirement Expenses
- Taxable Assets
- Tax Advantaged Assets
- Total Assets
- Asset Allocation

What If?

- What If?

Cash Flow Summary

You export the reports to:

- Adobe PDF file (.pdf)
- Rich Text Format file (.rtf)
- Excel File (.xls)

Click Export.

Select Pages

Pages to Export

- All
- Current Page
- Pages

Example: 1,2,6-8

OK Cancel

You can export all pages, the current page, or a range of pages.

The bars in the above graph represent the amounts available from:

- Earned income (wages and self-employment)
- Social Security
- Qualified plan additions and distributions
- Investment additions and distributions
- Min. / (inherited) ann. / (inherited) retirement account minimums

Legend:

- Pension/ S.S. Income
- Qualified Income
- Investments
- Other Income
- Expenses

Printing – Export Options

Sample.sfp - Silver Financial Planner

File Report Selection Calculators Options Help

View Report

6/49 Backward

Save Silver Financial Planner File

Save in: Silver Financial Planner 4.0

Sample.pdf

My Recent Documents

Desktop

My Documents

My Computer

My Network

File name: Sample

Save as type: Adobe PDF Files (*.pdf)

Save Cancel

Adobe PDF Files (*.pdf)

Excel Files (*.xls)

Word / Rich Text Format (*.rtf)

Select the location to save the exported file.

Enter the file name, choose the appropriate type and click Save.

Drop down the "Save as type" to select PDF, XLS, or RTF.

John and Mary Sample

Asset Type	
Mutual Funds (Stock)	Mutual Funds (Stock)
Mini Bonds & Funds	Mutual Funds (Stock)
Mutual Funds (Stock)	Stocks
IRA (2)	IRA (2)
Tax-Deferred (1)	Bond Mutual Funds
Tax-Deferred (1)	Mutual Funds (Stock)
Annuity (1)	Annuities
Roth IRA (1)	Money Market
Roth IRA (2)	Money Market

circumstances allowed by law.

Table Of Contents

Thumbnail View

End of Silver Financial Planner Tutorial

Remember, you can always click the ? on the top right corner of the screen for help while working in the program.