



# Planning Station

our interactive financial planning platform



Introducing our new interactive Planning Station, an internet-based financial planning tool that makes financial planning easier than ever.

Over the past year, many clients have expressed worries about their financial plan. Unfortunately, most of the news lately has been bad; about the economy, about home values and, worst of all, about the financial markets.

We believe that we are the most logical source to trust for financial planning advice. Think about it. Every year at tax time, you trust us with all kinds of financial data ranging from your salary to your investment details to your home mortgage information. Couple this with the fact that every aspect of financial planning has significant tax consequences. This is why Cathy Sullivan and Jay Hoover were among the first Certified Public Accountants to also earn the Certified Financial Planner as well as the Personal Financial Specialist designations.

Our new web-based Planning Station allows you, the client, to be interactively involved in the planning process.

**Action Items**

It's time to take Action! These are the Action Items that need to be considered.

Action Items generated from Suggested

**Savings**

Consider increasing Taxable additions by \$2,000

**Investment**

Your Portfolio should be reallocated.

Investment Portfolio Asset Allocation

Asset Class	Current	Total Return II
Global Equities	7%	6%
Short Term Bonds	21%	21%
Intermediate Term Bonds	21%	21%
Large Cap Value Stocks	21%	21%
Large Cap Growth Stocks	21%	21%
Mid Cap Stocks	21%	21%
International Developed Stocks	21%	21%
International Emerging Stocks	21%	21%
Unclassified	21%	21%

Changes Required to match Total Return II

Asset Class	Increase By	Decrease By
Global Equities	\$124,785	-\$17,042
Short Term Bonds		-\$16,425
Large Cap Value Stocks	-\$20,380	
Large Cap Growth Stocks	-\$60,168	
Mid Cap Stocks		-\$174,000
International Developed Stocks	\$55,045	
International Emerging Stocks	\$23,700	
Unclassified	\$25,480	
<b>Total</b>	<b>\$48,990</b>	<b>-\$48,990</b>

**Estate Analysis Results Flowchart**

Existing Estate with Bypass Trust using Suggested - Both Die today - John Predeceases Margaret

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    graph TD
      JohnEstate[John's Gross Estate: $1,591,530] --> JohnExpenses[John's Death Terms and Expenses: $10,036]
      JohnEstate --> MargaretEstate[Margaret's Gross Estate: $1,673,300]
      MargaretEstate --> MargaretExpenses[Margaret's Death Terms and Expenses: $395,290]
      JohnEstate --> BypassTrust[Bypass Trust: $0]
      MargaretEstate --> BypassTrust
      JohnEstate --> OtherLife[Other Life Insurance: $0]
      MargaretEstate --> OtherLife
      JohnEstate --> OtherTrust[All Trusts Owned by Other: $0]
      MargaretEstate --> OtherTrust
      JohnExpenses --> TotalAssets[Total Assets for Heirs: $2,000,000]
      MargaretExpenses --> TotalAssets
      BypassTrust --> TotalAssets
      OtherLife --> TotalAssets
      OtherTrust --> TotalAssets
  
```

**The Bottom Line**

Improve the Likelihood of Reaching Your Goals

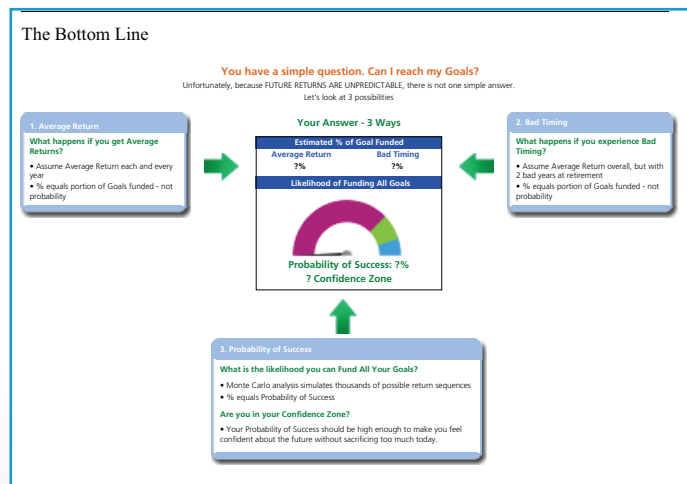
Current Scenario	Suggested Changes	Estimated % of Goals Fulfilled
<p><b>RETIREMENT: 60%</b></p> <p>Ideal Age: John 65, Margaret 61</p> <p>Ideal Amount: Total Spending for Life of Plan: \$3,580,000</p> <p>Current Savings: \$12,700/Year</p> <p>Current: \$1,386,500</p> <p>Average Return: 6.7% Stock</p> <p>Total Return: 9.7%</p> <p>Risk: 11.52%</p>	<p>John - 2 years later</p> <p>Margaret - 3 years later</p> <p>Reduced by 12%</p> <p>Increased by \$2,000</p> <p>5% more stock</p>	<p>Average Return: 100%</p> <p>Bad Timing: 62%</p> <p>Likelihood of Funding All Goals</p> <p>Probability of Success: 46%</p> <p>Below Confidence Zone (75% - 95%)</p>
<p><b>RETIREMENT: 81%</b></p> <p>Ideal Age: John 63, Margaret 63</p> <p>Ideal Amount: Total Spending for Life of Plan: \$3,161,000</p> <p>Current Savings: \$14,700/Year</p> <p>Current: \$1,386,500</p> <p>Average Return: 7.2% Stock</p> <p>Total Return: 10.4%</p> <p>Risk: 12.78%</p>		<p>Average Return: 100%</p> <p>Bad Timing: 100%</p> <p>Likelihood of Funding All Goals</p> <p>Probability of Success: 81%</p> <p>In Confidence Zone (75% - 95%)</p>

A NEW ERA OF FINANCIAL PLANNING BEGINS.

# The Process

1 You log in to the secure Planning Station through our website and complete your Profile and Risk Tolerance. Your Profile consists of your personal information and goals, resources and estate information. The Risk Tolerance questionnaire is a set of 25 multiple choice questions to help us identify your particular attitudes toward risk and return.

2 We will then review the information you provide in your Profile and your Risk Tolerance to develop a Plan to reach your Goals. Your Plan will also include a list of Action Items to implement in order to achieve each of your Goals.



3 Together we will review and adjust your Plan until you are satisfied with The Bottom Line for each of your Goals. Once your Plan is completed you will have access to it through the Planning Station where you can use the Play Zone feature. The Play Zone provides a fun and easy way to see how changes to Goals, Savings and Investment Portfolio will affect the results of your plan.



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