



EQUITABLE
ADVISORS

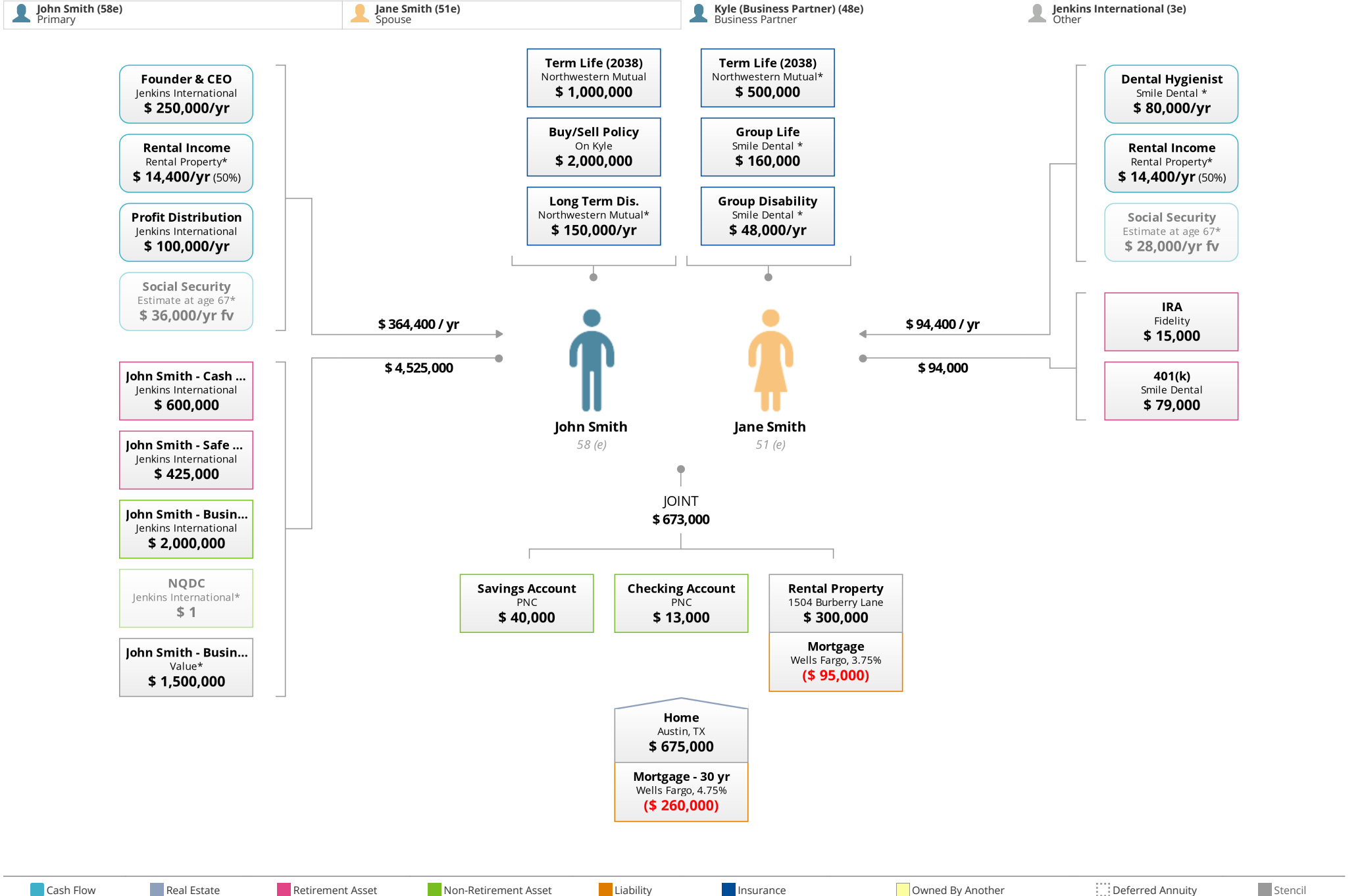
Asset-Map[®]

Sample: Small Business Owner

February 2023

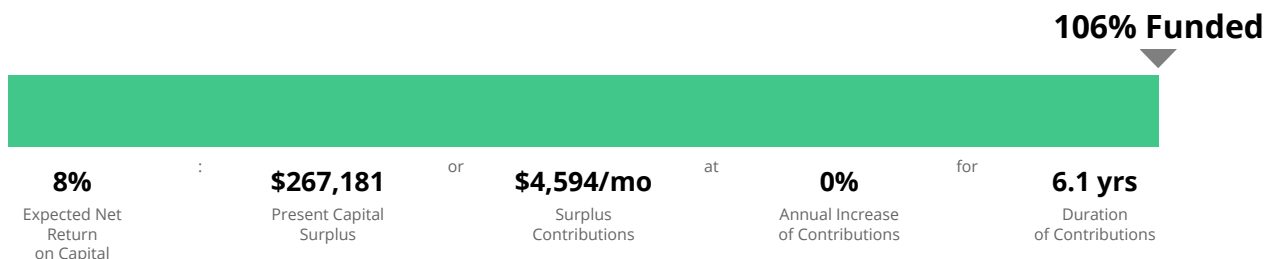
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Retirement Funding - John Smith

Based on the calculation performed, this Target-Map[®] is 106% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 8% expected net return on capital, the amount of surplus net capital assigned to fund this need today is \$ 267,181 or the equivalent of \$ 4,594 of monthly surplus contributions inflated by 0% annually for 6.1 years.



What You Want

Capital Required (Present Value) **(\$4,763,141)**

After-tax Cash Flow Desired

- **Living Expenses 100% Current Income:** Starting at John Smith age 65 (\$364,000 inflated at 3%/year for 35 years) \$4,763,141

What You Have

Capital Available (Present Value Equivalent) **\$5,030,322**

Cash Flow Sources Available **28%**

- **Rental Income : Rental Property *** Starting at John Smith age 58 (\$28,800 for 6 years COLA 0% less 25% Tax) \$109,524
- **Profit Distribution : Jenkins International** Starting at John Smith age 58 (\$100,000 for 41 years COLA 0% less 25% Tax) \$969,741
- **Social Security : Estimate at age 67 *** Starting at John Smith age 65 (FV \$36,000 for 30 years COLA 0% less 15% Tax) \$232,308

Assets Available **78%**

- **John Smith - Business Real estate: Value *** (\$1,500,000 less 0% Tax) \$1,500,000
- **John Smith - Safe Harbor 401(k): Jenkins International** (\$425,000 less 25% Tax) \$318,750
- **John Smith - Business Interest: Jenkins International** (\$2,000,000 less 5% Tax) \$1,900,000

Insurance Available **0%**

- *No Active Insurance Policies*

Calculations are based on a present value comparison between the total capital needed in a hypothetical cash-flow scenario occurring within the time frame specified and the present value of capital currently available to meet the stated need. *("Capital Required" and "Capital Available" are based on a formula comprising an annual sum inflated at the stated 0% factor, unless otherwise noted with a cost of living adjustment (COLA), and an assumed return on the available capital of the stated hypothetical 8% rate net of fees and expenses. "Monthly contributions" represent ongoing capital needed during the stated duration in years that would replace the deficit in funding. A surplus indicates the available funding sources exceeds the required funding. Any monthly additions are assumed to increase each year by the stated annual increase factor. The impacts of taxes are approximated by reducing the present value of a particular capital item by an assumed embedded tax. The impact of investment style and market fluctuation cannot be predicted and are not taken into account. **Both this report and the preparer make no assurances that the specified hypothetical rates of return in this material will be attained.**

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