

How to Use Financial Planning to Grow your Business

A proven approach successful financial advisors use to convert more prospects and better serve their clients planning for retirement.

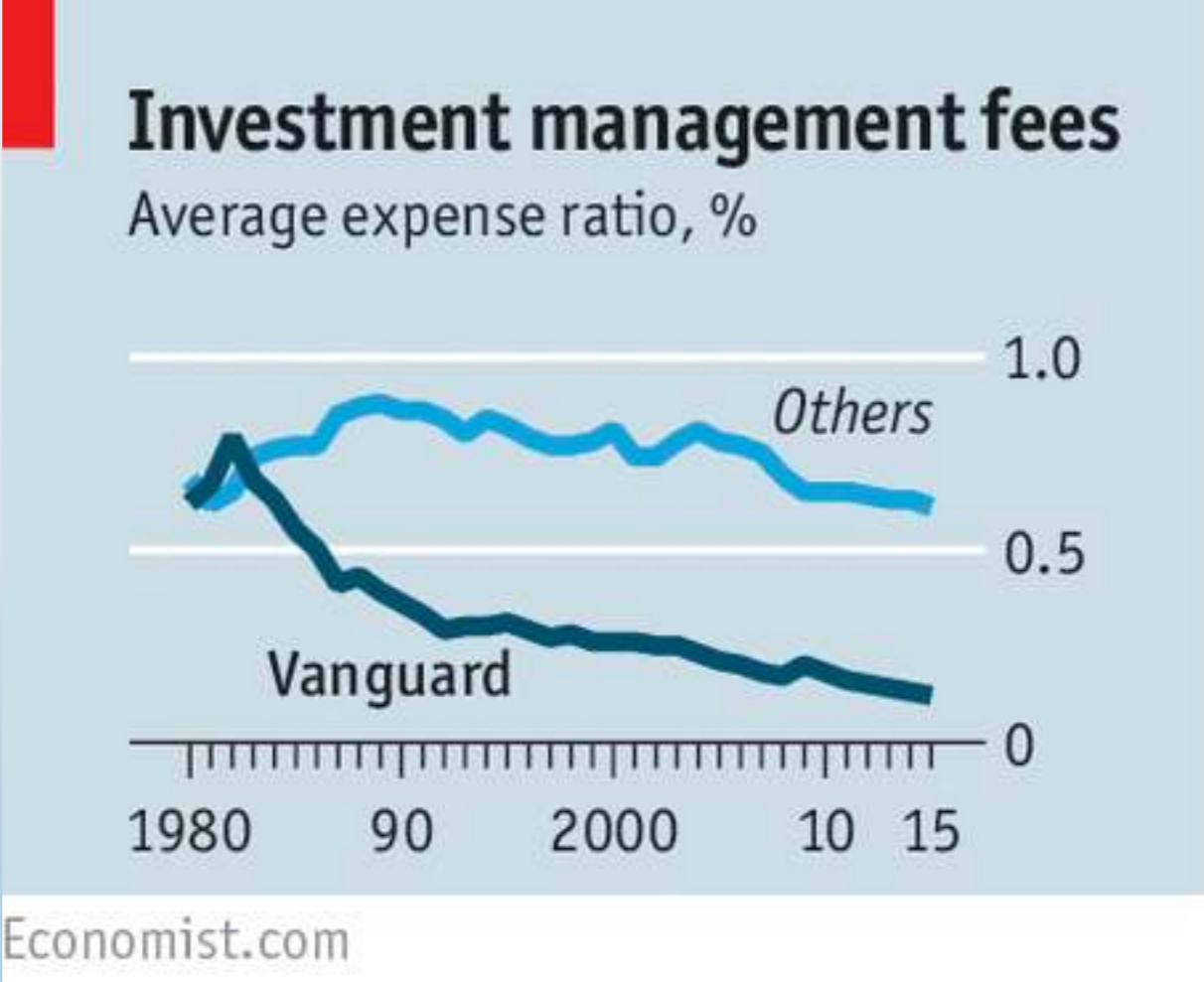


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Founder & CEO, Snap Projections

Markets, Technology and Your Practice
January 25, 2018 - Advocis Ottawa

WE NOW LIVE IN A WORLD
OF LOW FEES

#lowfees



#lowfees

Crowd-pleaser

Vanguard's:

*average expense ratio**
%

*assets under
management, \$trn*



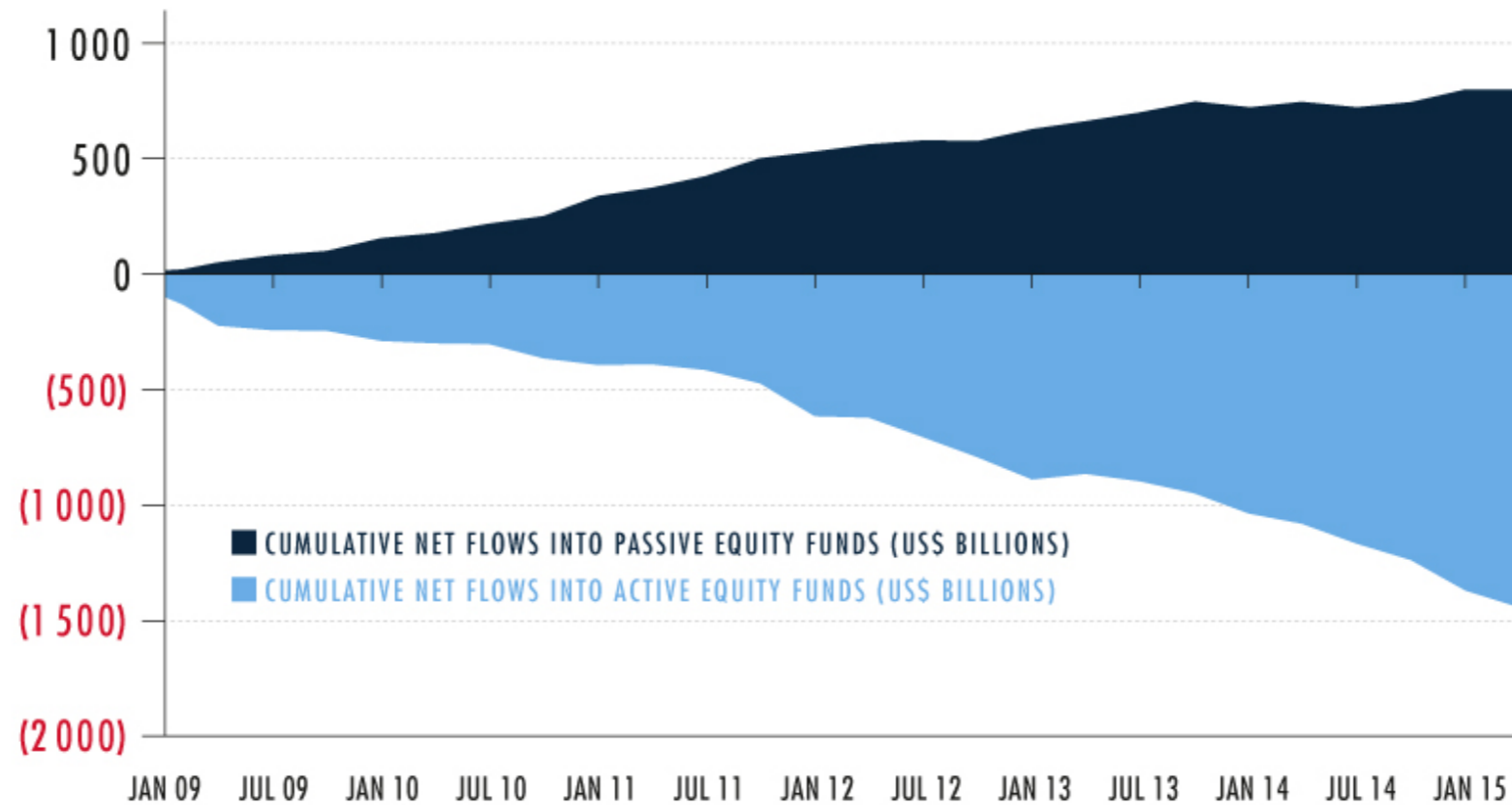
Source: Vanguard

*Asset-weighted

Economist.com

#lowfees

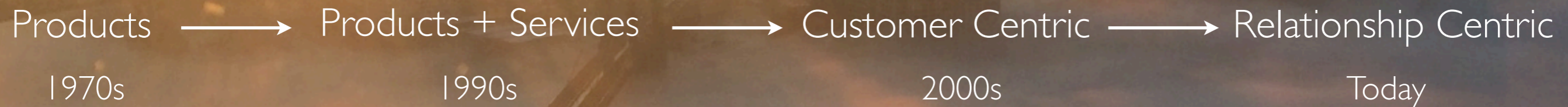
GRAPH 1 **ACTIVE VS PASSIVE FUND FLOWS**



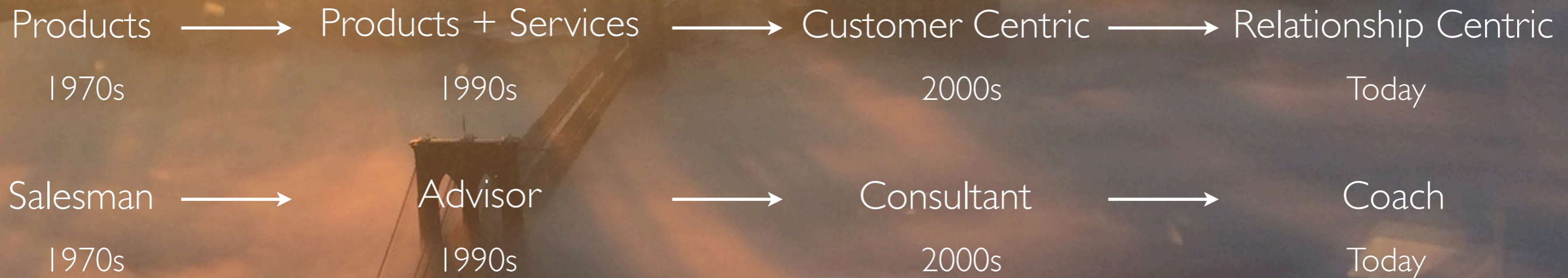
Source: eVestment

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WE ARE LIVING IN A DIFFERENT ERA

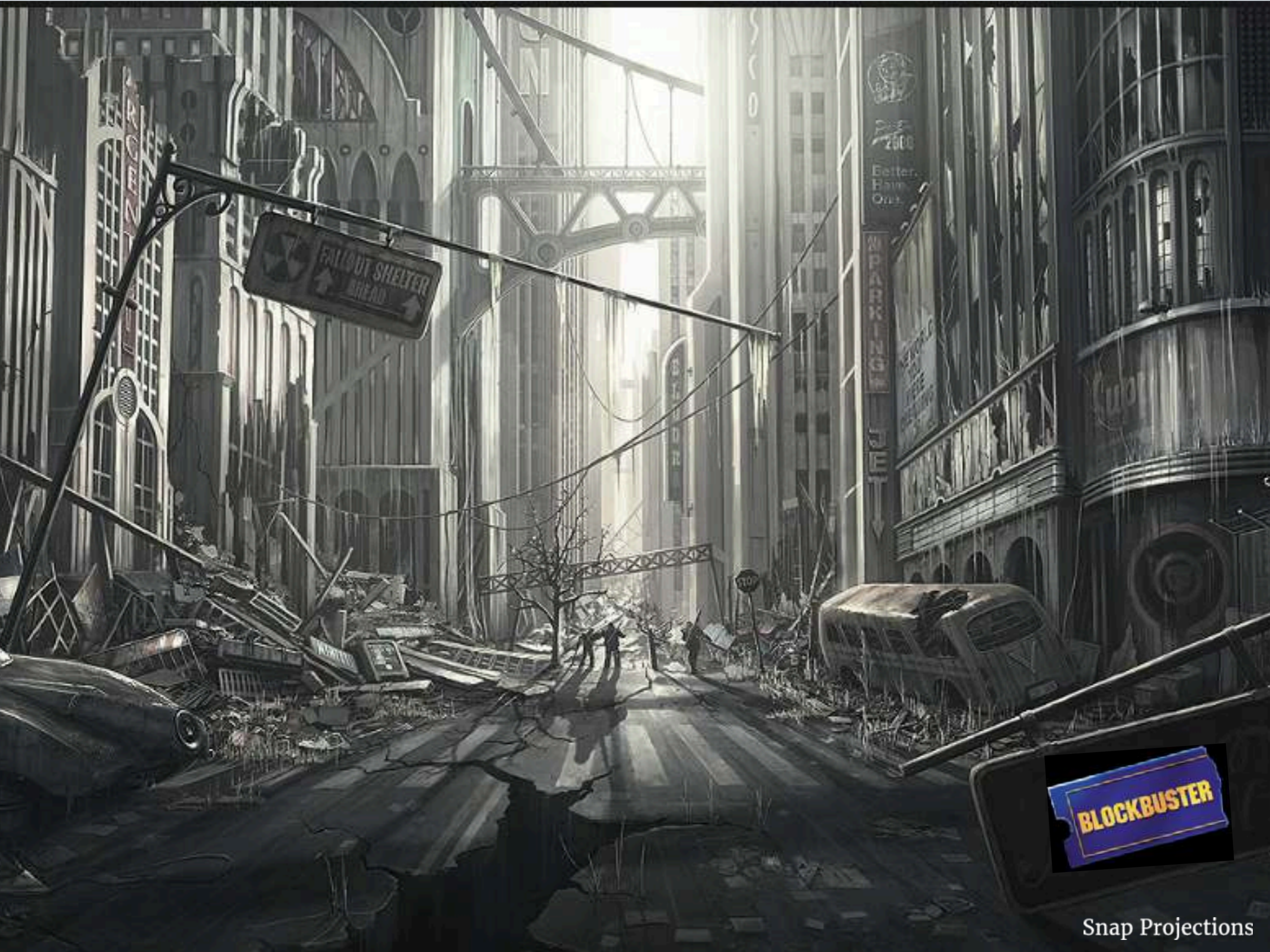


WE ARE LIVING IN A DIFFERENT ERA



WE ARE LIVING IN A DIFFERENT ERA





FALLOUT SHELTER
AHEAD



2900

Better,
Faster,
Or!

W PARKING
FUEL

BLOCKBUSTER

Snap Projections

NETFLIX





NETFLIX

Lower Fees

More Value

Memorable

Personalized

*Empathy – We will
truly understand
their [customer]
needs better than
any other company.*

- Mike Markkula



“AdvicePeriod has gone from a startup just a few years ago, to more than \$6 billion in assets under advisement.”

- Steve Sanduski

“We wanted to focus more on what really mattered to clients and for us that means a lot of planning, a lot of advice, leveraging technology where we can.”

- Larry Miles

CUSTOMERS NOW EXPECT GREAT EXPERIENCES



Ongoing
Value



Instant
Fulfillment



Personalized
Advice



Collaborative
Approach



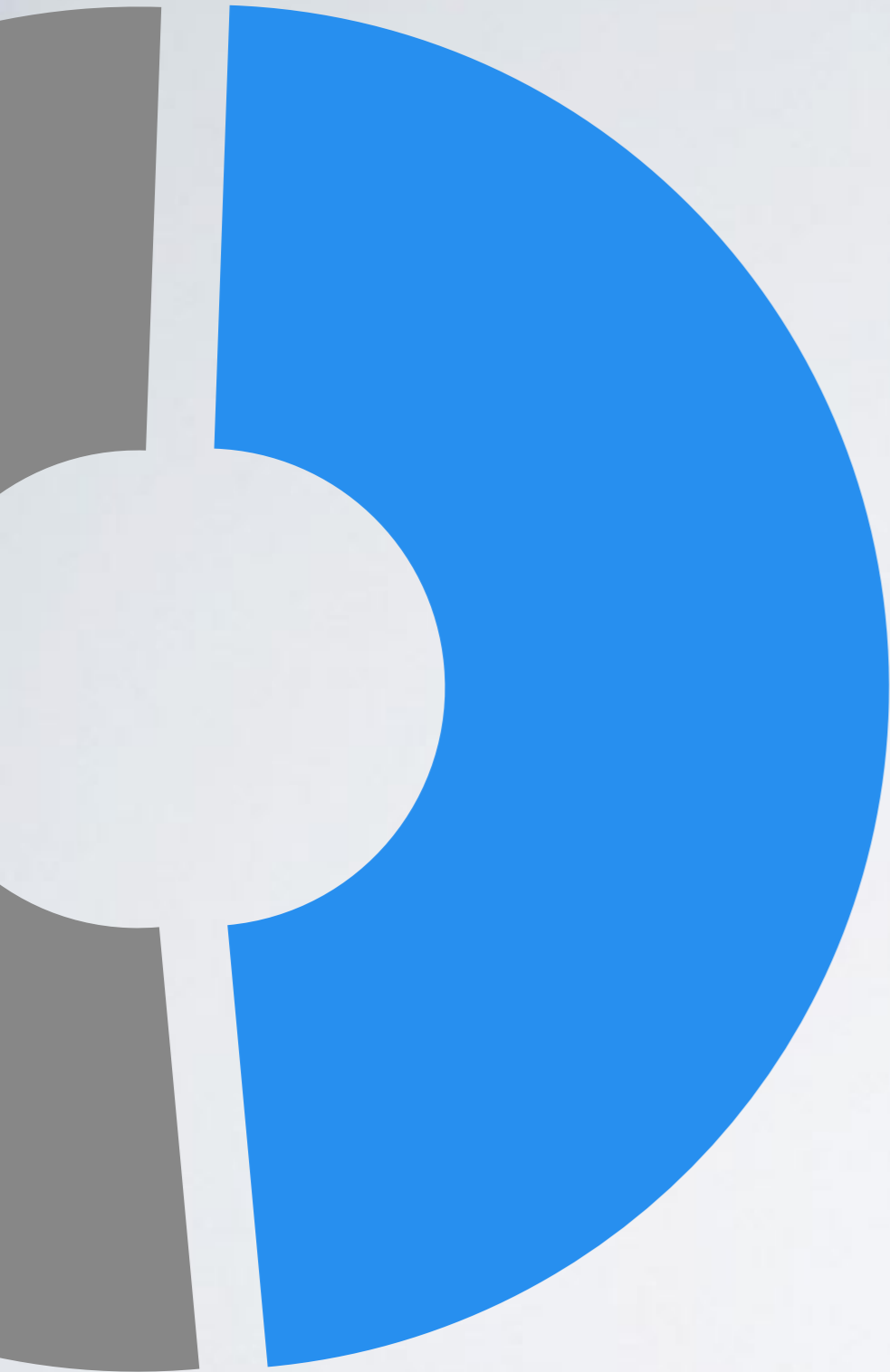
Memorable
Experiences

“The likelihood a client will provide a referral to his or her advisor gradually grows with that client’s increasing levels of financial literacy.”

- Investment Executive, February 2017, p.10.

REFERRAL FORMULA





13.6 million people who are 50 and older in Canada today (**37% of all Canadians**)

Fee compression forces larger firms to raise their minimums

Mass affluent market (\$100K - \$800K) not the primary target of larger financial advisory firms

Most advisors do not focus on **retirement planning** or **asset decumulation**

Sources: Statistics Canada. Table 051-0001 - Estimates of population, by age group and sex for July 1, Canada, provinces and territories, annual (persons unless otherwise noted).

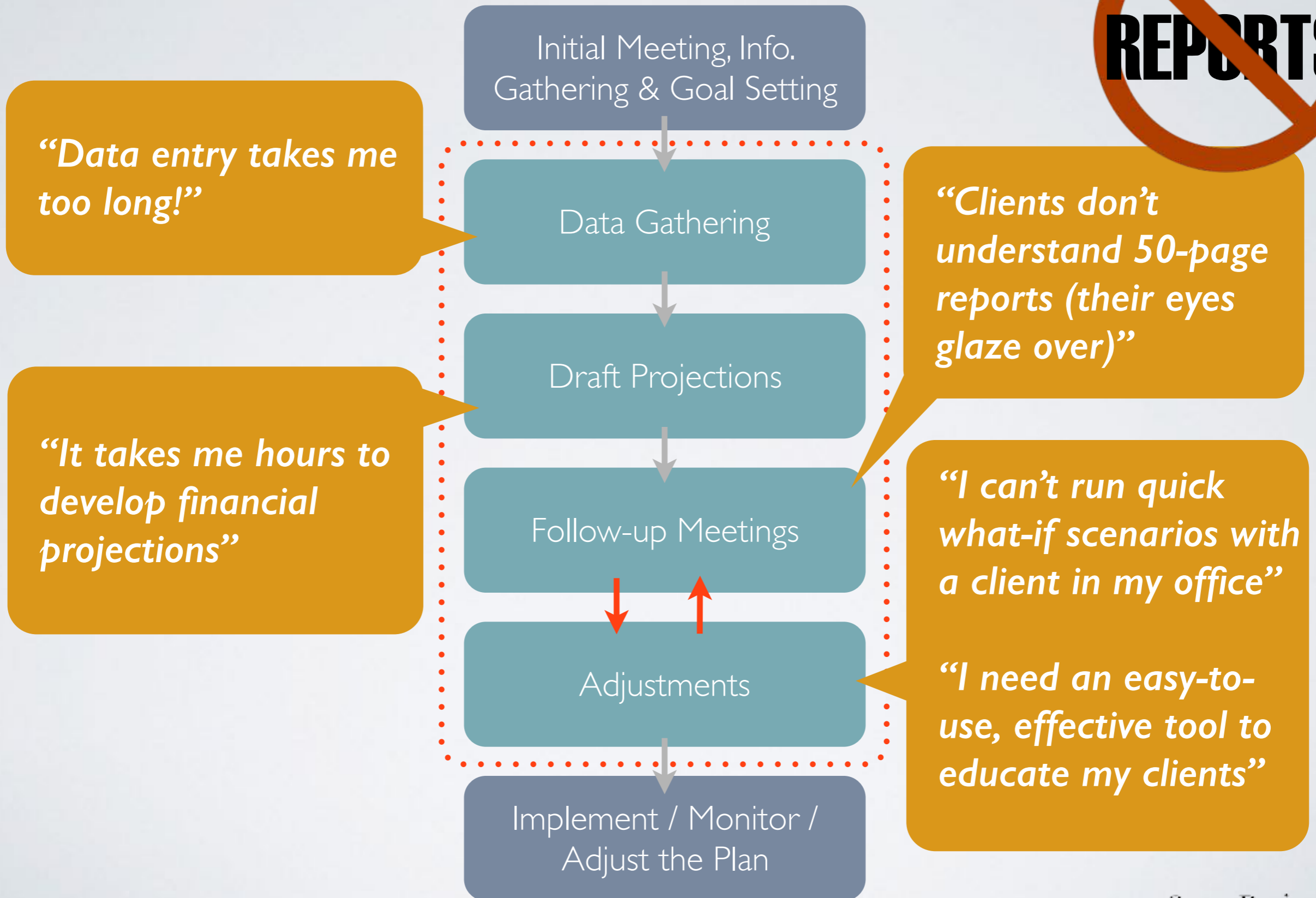
WHAT CLIENTS WANT TO KNOW

6 MOST COMMON FINANCIAL PLANNING QUESTIONS

1. How long will my money last? Am I going to be OK?
2. How much can I spend so I won't run out of money?
3. When should I take my gov't benefits CPP and OAS?
4. Which of my assets should I spend first?
5. I'm currently saving \$XXX. Will it be enough?
6. How much can I pass on to my children when I die?

THE PROBLEM

PLANNING CHALLENGES



PLANNING CHALLENGES



Initial Meeting, Info. Gathering & Goal Setting

Data Gathering

Draft Projections

Follow-up Meetings

Adjustments

Implement / Monitor / Adjust the Plan

“Data entry takes me too long!”



“It takes me hours to develop financial projections”



“Clients don’t understand 50-page reports (their eyes glaze over)”



“I can’t run quick what-if scenarios with a client in my office”

“I need an easy-to-use, effective tool to educate my clients”



ADDRESSING 6 MOST COMMON FINANCIAL PLANNING QUESTIONS

OUR EXAMPLE

- Jane and Brian are 58 (born 1960) / Projections run until they are 95
- Goal: Retire at 65 in the province of Ontario
- Assets / Sources of Income:
 - Employment Income for Jane: \$100,000, Brian: \$70,000
 - Jane: \$250,000 in RRSPs, Brian: \$150,000
 - Jane: \$45,000 in TFSA, Brian: \$30,000
 - Jane: \$125,000 in Non-registered, Brian: \$125,000
 - House, approx. value of \$600,000
 - Jane / Brian: CPP 80%, OAS 100%
- Liabilities:
 - Car Loan: \$21,000
- Current Spending:
 - \$96,000/year (\$8,000/month)

HOW LONG WILL MY MONEY LAST?

Let's find out with a simple approach:

- 1) Enter retirement assumptions (ret. date, inflation, RoRs)
- 2) Enter their income, assets, debt, current spending
- 3) Run a projection to obtain their projected cash-flow now and in retirement.

HOW LONG WILL MY MONEY LAST?

- Current spending of \$96,000/year

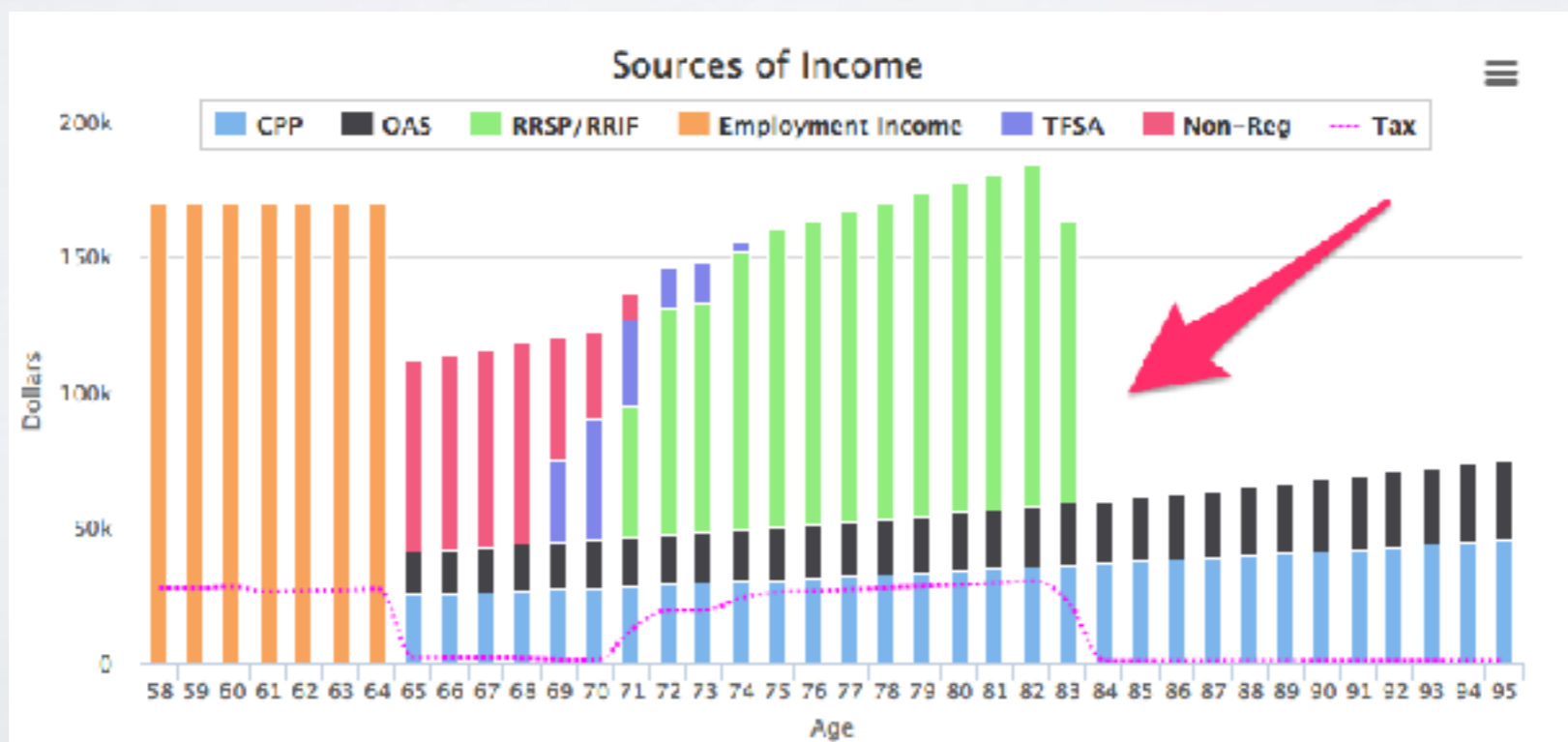
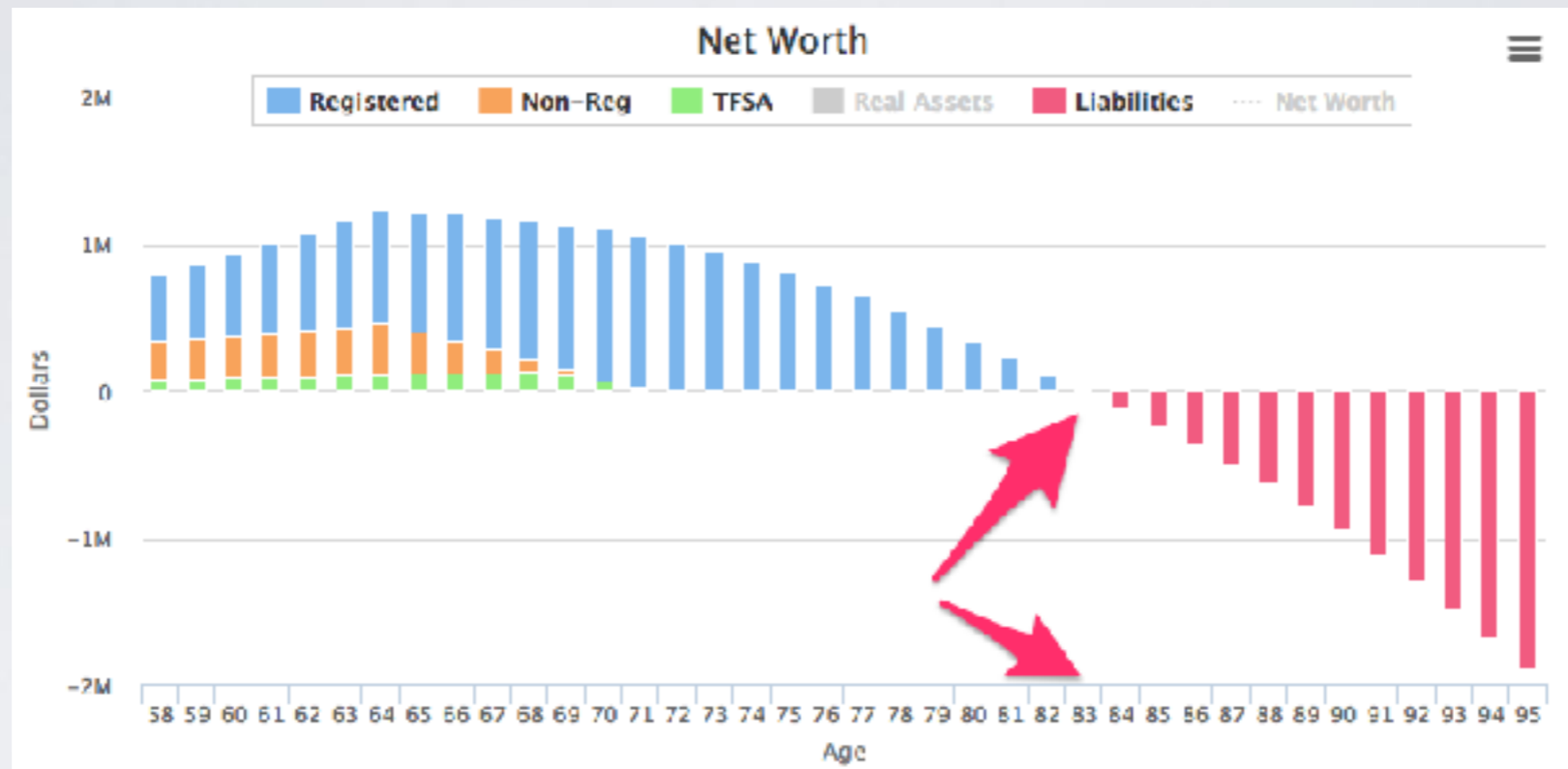
Jane Smith & Brian Smith Client S

Q1 - How long will my money last? 

Year	Client Age	Spouse Age	After Tax Spending (real dollars)	After Tax Spending (nominal dollars)	Taxable Income	Surplus / Shortfall
2018	58	58	\$96,000	\$96,000	\$144,609	\$0
2019	59	59	\$96,000	\$97,920	\$145,308	\$0
2020	60	60	\$96,000	\$99,878	\$148,157	\$0

HOW LONG WILL MY MONEY LAST?

- They run out of money at 83 years old



HOW LONG WILL MY MONEY LAST?

Well, it may not last as long as you want...

Is 83 years old good enough?

- *What if you spend less? Or save more?*
- *This approach starts to illustrate the value of planning*

HOW MUCH CAN I SPEND SO I WON'T RUN OUT OF MONEY?

- Let's find out the sustainable level of saving and spending for this couple, so they can retire at 65

HOW MUCH CAN I SPEND SO I WON'T RUN OUT OF MONEY?

Sustainable Scenario

The Sustainable Scenario will calculate the maximum after-tax spending (ATS) so your clients won't run out of money during their retirement.

Run Sustainable Scenario from Age

Jane Smith & Brian Smith

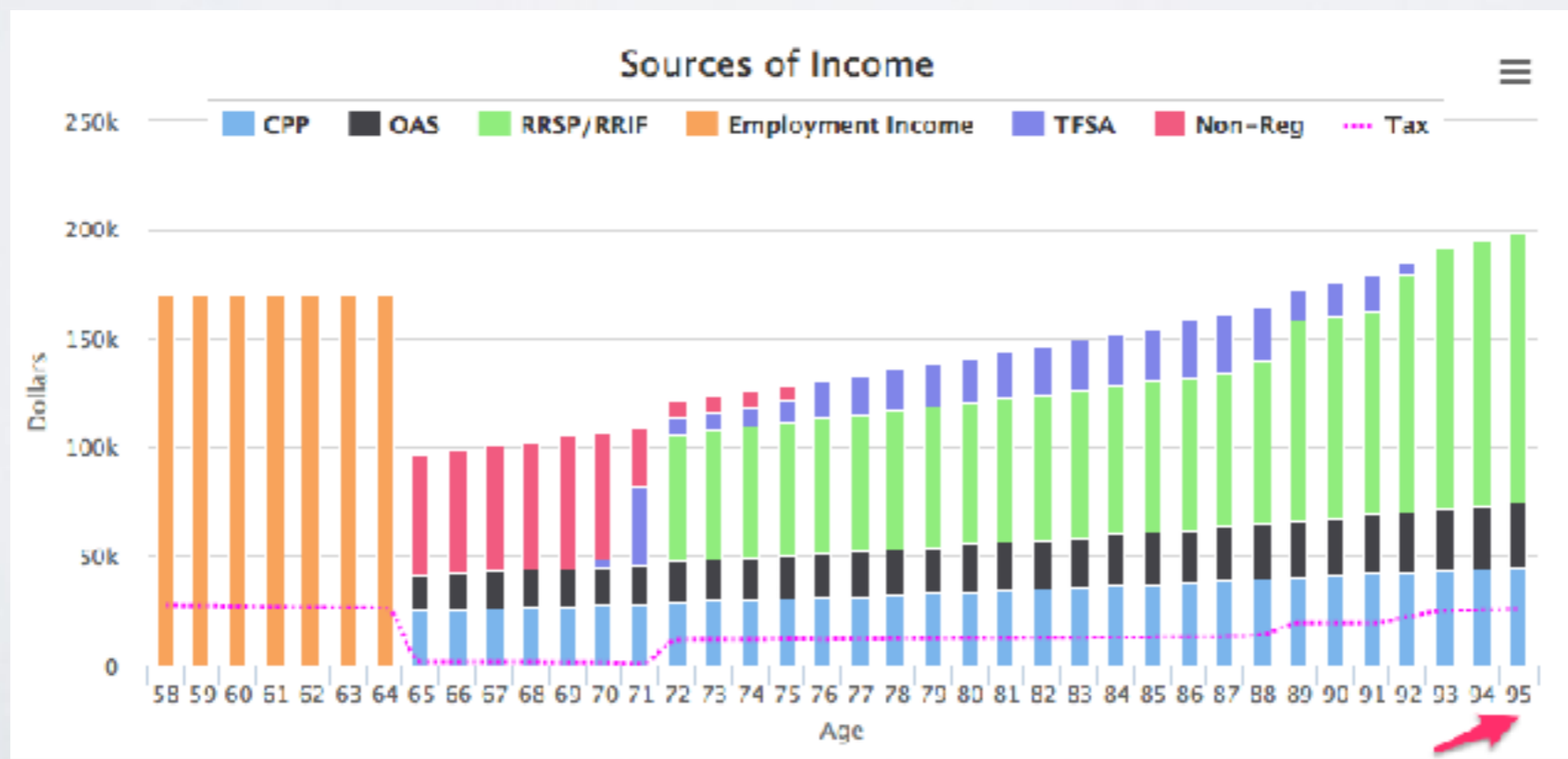
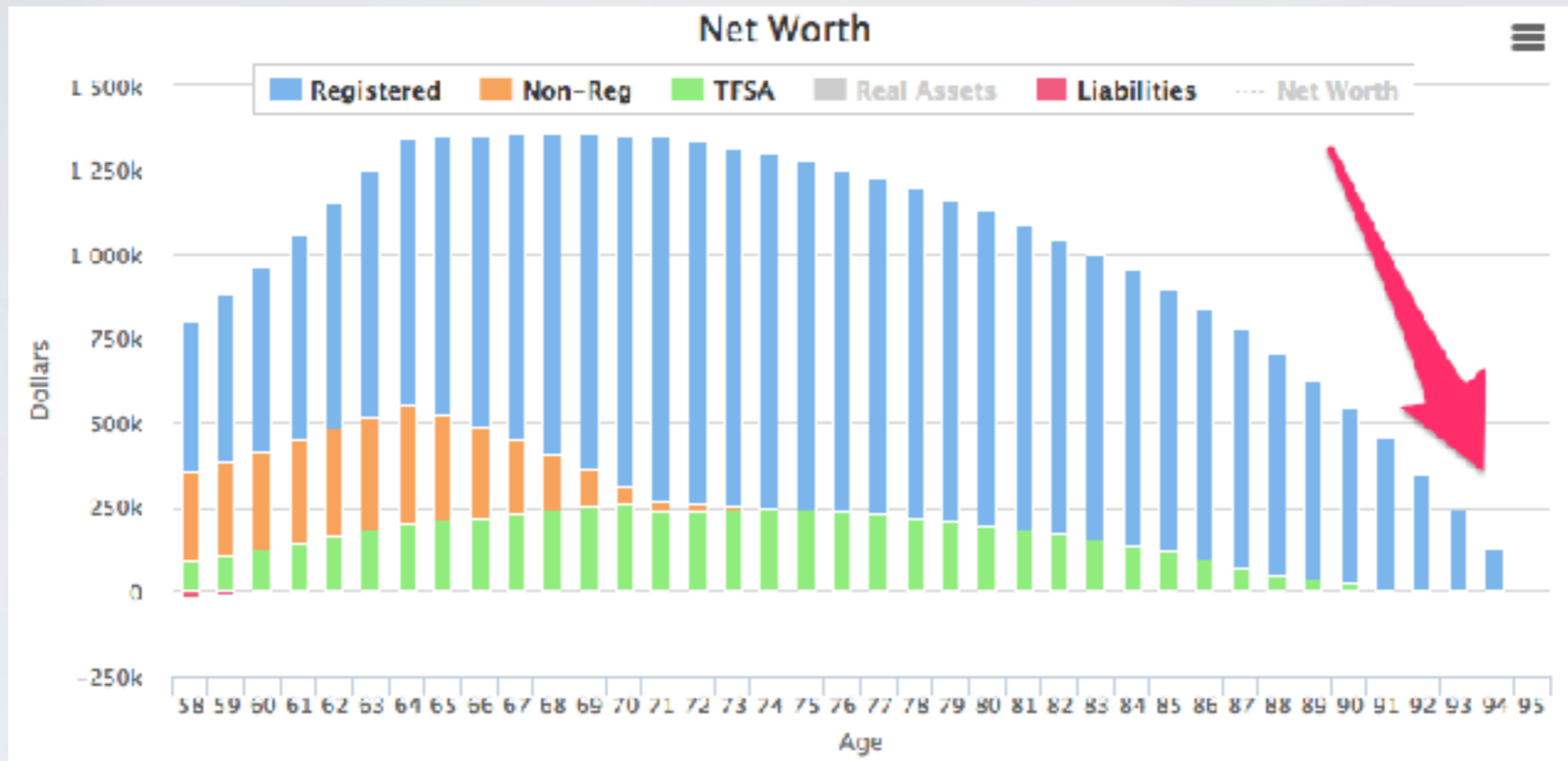
Client

Spouse

Q2 - How much can I spend so I won't run out of money?

Year	Client Age	Spouse Age	After Tax Spending (real dollars)	After Tax Spending (nominal dollars)	Taxable Income
2018	58	58	\$83,312	\$83,312	\$144,609
2019	59	59	\$83,312	\$84,979	\$145,060
2020	60	60	\$83,312	\$86,678	\$145,518

HOW MUCH CAN I SPEND SO I WON'T RUN OUT OF MONEY?



WHICH OF MY ASSETS SHOULD I SPEND FIRST?

- Try making withdrawals in the most tax efficient way:
 - Conventional logic: non-reg, then TFSA and RRSP
 - Conventional logic might be wrong in some cases
- Other important elements:
 - Pension Income Splitting
 - Effective tax rate
 - Asset mix and portfolio settings
 - OAS Clawback

WHICH OF MY ASSETS SHOULD I SPEND FIRST?

- Spending order: Non-registered, TFSA, RRIF minimums

RRSPs (RRSP)			TFSA (TFSA)			Investments (Non-Registered)			Car loan (Debt)		Tax Rates ⓘ	
Principal	Contribution	Rate	Principal	Contribution	Rate	Principal	Contribution	Rate	Amount Owing	Amount Paid	Marginal	Effective
\$279,500	\$18,000	4.60%	\$55,320	\$8,250	4.60%	\$130,750	\$0	4.60%	\$14,339	\$7,200	31.48%	20.58%
\$310,357	\$18,000	4.60%	\$65,192	\$7,327	4.60%	\$136,764	\$0	4.60%	\$7,475	\$7,200	31.48%	20.38%
\$342,633	\$18,000	4.60%	\$74,574	\$6,384	4.60%	\$143,056	\$0	4.60%	\$403	\$7,200	31.48%	20.18%
\$376,395	\$18,000	4.60%	\$85,044	\$7,039	4.60%	\$152,777	\$3,141	4.60%	\$0	\$404	31.48%	19.97%
\$411,709	\$18,000	4.60%	\$94,956	\$6,000	4.60%	\$163,251	\$3,446	4.60%	\$0	\$0	31.48%	19.77%
\$448,647	\$18,000	4.60%	\$105,824	\$6,500	4.60%	\$172,660	\$1,899	4.60%	\$0	\$0	31.48%	19.55%
\$487,285	\$18,000	4.60%	\$117,192	\$6,500	4.60%	\$181,426	\$824	4.60%	\$0	\$0	31.48%	19.36%
\$509,700	\$0	x 4.60%	\$122,583	\$0	4.60%	\$131,484	-\$55,725	4.60%	\$0	\$0	20.05%	0.00%
\$533,140	\$0	x 4.60%	\$128,022	\$0	4.60%	\$136,923	-\$56,839	4.60%	\$0	\$0	20.05%	0.00%
\$557,670	\$0	x 4.60%	\$134,120	\$0	4.60%	\$142,362	-\$57,976	4.60%	\$0	\$0	20.05%	0.00%
\$583,320	\$0	x 4.60%	\$100,428	-\$38,108	4.60%	\$0	-\$21,027	4.60%	\$0	\$0	20.05%	0.00%
\$610,150	\$0	x 4.60%	\$41,955	-\$60,318	4.60%	\$0	\$0	4.60%	\$0	\$0	20.05%	0.00%
\$638,224	-\$0	4.60%	\$19,255	-\$23,547	4.60%	\$0	\$0	4.60%	\$0	\$0	20.05%	7.45%
\$663,375	-\$4,022	4.60%	\$0	-\$19,255	4.60%	\$0	\$0	4.60%	\$0	\$0	20.05%	8.67%

WHICH OF MY ASSETS SHOULD I SPEND FIRST?

- What if we partially withdraw from RRIF before Non-Reg?

RRSPs (RRSP)			TFSA (TFSA)			Investments (Non-Registered)			Car loan (Debt)		Tax Rates ⓘ	
Principal	Contribution	Rate	Principal	Contribution	Rate	Principal	Contribution	Rate	Amount Owing	Amount Paid	Marginal	Effective
\$279,500	\$18,000	4.60%	\$55,320	\$8,250	4.60%	\$130,750	\$0	4.60%	\$14,339	\$7,200	31.48%	20.58%
\$310,357	\$18,000	4.60%	\$65,192	\$7,327	4.60%	\$136,764	\$0	4.60%	\$7,475	\$7,200	31.48%	20.38%
\$342,633	\$18,000	4.60%	\$74,574	\$6,384	4.60%	\$143,056	\$0	4.60%	\$403	\$7,200	31.48%	20.18%
\$376,395	\$18,000	4.60%	\$85,044	\$7,039	4.60%	\$152,777	\$3,141	4.60%	\$0	\$404	31.48%	19.97%
\$411,709	\$18,000	4.60%	\$94,956	\$6,000	4.60%	\$163,251	\$3,446	4.60%	\$0	\$0	31.48%	19.77%
\$448,647	\$18,000	4.60%	\$105,824	\$6,500	4.60%	\$172,660	\$1,899	4.60%	\$0	\$0	31.48%	19.55%
\$487,285	\$18,000	4.60%	\$117,192	\$6,500	4.60%	\$181,426	\$824	4.60%	\$0	\$0	31.48%	19.36%
\$478,320	-\$30,000 ✘	4.60%	\$122,583	\$0	4.60%	\$160,149	-\$28,320	4.60%	\$0	\$0	20.05%	7.21%
\$468,943	-\$30,000 ✘	4.60%	\$128,222	\$0	4.60%	\$137,785	-\$29,379	4.60%	\$0	\$0	20.05%	7.04%
\$459,134	-\$30,000 ✘	4.60%	\$134,120	\$0	4.60%	\$115,224	-\$30,453	4.60%	\$0	\$0	20.05%	6.85%
\$448,874	-\$30,000 ✘	4.60%	\$140,289	\$0	4.60%	\$83,354	-\$31,536	4.60%	\$0	\$0	20.05%	6.63%
\$438,143	-\$30,000 ✘	4.60%	\$146,742	\$0	4.60%	\$53,057	-\$32,631	4.60%	\$0	\$0	20.05%	6.38%
\$458,297	-\$0	4.60%	\$153,493	\$0	4.60%	\$30,079	-\$24,300	4.60%	\$0	\$0	20.05%	8.20%
\$479,379	-\$0	4.60%	\$160,553	\$0	4.60%	\$7,255	-\$23,143	4.60%	\$0	\$0	20.05%	8.15%
\$474,353	-\$25,886	4.60%	\$167,939	\$0	4.60%	\$4,466	-\$2,985	4.60%	\$0	\$0	29.65%	13.28%

WHICH OF MY ASSETS SHOULD I SPEND FIRST?

- Partial withdrawals from RRIF before Non-Reg result in \$217,837 gain on their estate (after tax)

Q3 A - Which of my assets should I spend first? (current scenario)

Capital and Estate	Combined	Jane	Brian
	Dec 31, 2055	Dec 31, 2055	Dec 31, 2055
Capital Assets	\$591,452	\$318,509	\$272,943
Real Assets	\$1,273,379	\$0	\$1,273,379
Total Assets	\$1,864,831	\$318,509	\$1,546,322
Debt	\$0	\$0	\$0
Estate	\$1,864,830	\$318,509	\$1,546,322
Tax on Estate	(\$102,639)	(\$66,379)	(\$36,260)
Estate after Tax	\$1,762,191	\$252,130	\$1,510,061
Estate after Tax (in real dollars)	\$846,928	\$121,176	\$725,752

Q3 B - Which of my assets should I spend first?

Capital and Estate	Combined	Jane	Brian
	Dec 31, 2055	Dec 31, 2055	Dec 31, 2055
Capital Assets	\$768,420	\$422,653	\$345,767
Real Assets	\$1,273,379	\$0	\$1,273,379
Total Assets	\$2,041,799	\$422,653	\$1,619,146
Debt	\$0	\$0	\$0
Estate	\$2,041,799	\$422,653	\$1,619,146
Tax on Estate	(\$61,772)	(\$43,784)	(\$17,987)
Estate after Tax	\$1,980,028	\$378,869	\$1,601,159
Estate after Tax (in real dollars)	\$951,623	\$182,089	\$769,534

WHEN SHOULD I TAKE MY GOV'T BENEFITS CPP AND OAS?

- Deferring CPP/OAS makes more sense if you expect to live longer
- 50% science (numbers) and 50% client psychology
- Important to show the trade offs
- Important to avoid OAS clawback
- Highly context / client sensitive

WHEN SHOULD I TAKE MY GOV'T BENEFITS CPP AND OAS?

- CPP / OAS benefits starting at 65 (left) vs. 70 (right)

Q2 - How much can I spend so I won't run out of money? (current scenario)

Capital and Estate	Combined	Jane	Brian
	Dec 31, 2055	Dec 31, 2055	Dec 31, 2055
Capital Assets	\$1,502	\$88	\$1,414
Real Assets	\$1,273,379	\$0	\$1,273,379
Total Assets	\$1,274,881	\$88	\$1,274,794
Debt	\$0	\$0	\$0
Estate	\$1,274,881	\$88	\$1,274,793
Tax on Estate	(\$413)	(\$29)	(\$384)
Estate after Tax	\$1,274,468	\$59	\$1,274,409
Estate after Tax (in real dollars)	\$612,523	\$28	\$612,495

Q4 - When should I take my gov't benefits CPP and OAS?

Capital and Estate	Combined	Jane	Brian
	Dec 31, 2055	Dec 31, 2055	Dec 31, 2055
Capital Assets	\$704,209	\$382,859	\$321,349
Real Assets	\$1,273,379	\$0	\$1,273,379
Total Assets	\$1,977,588	\$382,859	\$1,594,729
Debt	\$0	\$0	\$0
Estate	\$1,977,588	\$382,859	\$1,594,728
Tax on Estate	(\$87,263)	(\$58,134)	(\$29,129)
Estate after Tax	\$1,890,324	\$324,725	\$1,565,599
Estate after Tax (in real dollars)	\$908,510	\$156,066	\$752,444

WHEN SHOULD I TAKE MY GOV'T BENEFITS CPP AND OAS?

- Avoiding OAS clawback


Employment Income ⓘ	Pension Income Splitting ⓘ ⚙️	CPP ⓘ	OAS ⓘ	OAS Clawback ⓘ
\$100,000	-	\$0	\$0	\$0
\$100,000	-	\$0	\$0	\$0
\$100,000	-	\$0	\$0	\$0
\$100,000	-	\$0	\$0	\$0
\$100,000	-	\$0	\$0	\$0
\$100,000	-	\$0	\$0	\$0
\$100,000	-	\$0	\$0	\$0
\$100,000	-	\$15,634	\$5,125	\$3,009
\$100,000	-	\$15,946	\$5,381	\$2,916
\$100,000	-	\$16,265	\$5,634	\$2,828
\$100,000	-	\$16,591	\$5,893	\$2,739
\$0	-	\$16,922	\$8,805	\$0

I'M CURRENTLY SAVING \$XXX.
WILL IT BE ENOUGH?

- How much do you save now?
- What type of account do you contribute to (RRSP, TFSA, Non-registered)?

I'M CURRENTLY SAVING \$XXX. WILL IT BE ENOUGH?


- Show their cash-flow before contributions

Q5 - I'm currently saving \$XXX. Will it be enough? 

Year	Age	After Tax Spending (real dollars)	After Tax Spending (nominal dollars)	Taxable Income	Surplus / Shortfall	Cash	Employment Income	Pension Income Splitting	CPP	OAS	CPP / EI	Total Tax
2018	58	\$64,871	\$64,871	\$102,605	\$0	\$0	\$100,000	-	\$0	\$0	\$3,452	\$24,477
2019	59	\$63,834	\$65,111	\$102,830	\$0	\$0	\$100,000	-	\$0	\$0	\$3,525	\$24,165
2020	60	\$62,818	\$65,356	\$103,059	\$0	\$0	\$100,000	-	\$0	\$0	\$3,598	\$23,846
2021	61	\$68,227	\$72,403	\$103,293	\$0	\$0	\$100,000	-	\$0	\$0	\$3,674	\$23,520
2022	62	\$67,498	\$73,062	\$103,531	\$0	\$0	\$100,000	-	\$0	\$0	\$3,751	\$23,187
2023	63	\$66,412	\$73,324	\$103,775	\$0	\$0	\$100,000	-	\$0	\$0	\$3,829	\$22,847
2024	64	\$65,300	\$73,538	\$104,025	\$0	\$0	\$100,000	-	\$0	\$0	\$3,909	\$22,552
2025	65	\$48,511	\$55,724	\$29,436	\$0	\$0	\$0	-	\$15,634	\$8,134	\$0	\$1,367


I'M CURRENTLY SAVING \$XXX. WILL IT BE ENOUGH?

- Tax position before contributions

Total Tax 	RRSPs (RRSP)			TFSA (TFSA)			Investments (Non-Registered)		
	Principal	Contribution	Rate	Principal	Contribution	Rate	Principal	Contribution	Rate
\$24,477	\$261,500	\$0	4.60%	\$47,070	\$0	4.60%	\$130,750	\$0	4.60%
\$24,165	\$273,529	\$0	4.60%	\$49,235	\$0	4.60%	\$136,764	\$0	4.60%
\$23,846	\$286,111	\$0	4.60%	\$51,500	\$0	4.60%	\$143,056	\$0	4.60%
\$23,520	\$299,272	\$0	4.60%	\$53,869	\$0	4.60%	\$149,636	\$0	4.60%
\$23,187	\$313,039	\$0	4.60%	\$56,347	\$0	4.60%	\$156,519	\$0	4.60%
\$22,847	\$327,439	\$0	4.60%	\$58,939	\$0	4.60%	\$163,719	\$0	4.60%
\$22,552	\$342,501	\$0	4.60%	\$61,650	\$0	4.60%	\$171,250	\$0	4.60%
\$1,367	\$358,256	-\$0	4.60%	\$64,486	\$0	4.60%	\$144,271	-\$33,324	4.60%

I'M CURRENTLY SAVING \$XXX. WILL IT BE ENOUGH?

- Tax position after contributions

Total Tax 	RRSPs (RRSP)			TFSA (TFSA)			Investments (Non-Registered)		
	Principal	Contribution	Rate	Principal	Contribution	Rate	Principal	Contribution	Rate
\$20,169	\$271,500	\$10,000 x	4.60%	\$52,570	\$5,500 x	4.60%	\$130,750	\$0	4.60%
\$19,947	\$293,989	\$10,000 x	4.60%	\$60,488	\$5,500 x	4.60%	\$136,764	\$0	4.60%
\$19,772	\$317,512	\$10,000 x	4.60%	\$68,771	\$5,500 x	4.60%	\$143,056	\$0	4.60%
\$19,607	\$342,118	\$10,000 x	4.60%	\$77,434	\$5,500 x	4.60%	\$149,636	\$0	4.60%
\$19,437	\$367,855	\$10,000 x	4.60%	\$86,496	\$5,500 x	4.60%	\$156,519	\$0	4.60%
\$19,291	\$394,777	\$10,000 x	4.60%	\$95,975	\$5,500 x	4.60%	\$163,719	\$0	4.60%
\$19,154	\$422,937	\$10,000 x	4.60%	\$105,890	\$5,500 x	4.60%	\$171,250	\$0	4.60%
\$1,367	\$442,392	-\$0	4.60%	\$110,761	\$0	4.60%	\$144,271	-\$33,324	4.60%

HOW MUCH CAN I PASS ON TO MY CHILDREN WHEN I DIE?

- Estate after tax
- Tax on Estate at the end of projections
- Tax on Estate throughout the projections

HOW MUCH CAN I PASS ON TO MY CHILDREN WHEN I DIE?

Compare with Other Scenarios

Capital and Estate	Combined	Jane	Brian
	Dec 31, 2055	Dec 31, 2055	Dec 31, 2055
Capital Assets	\$768,420	\$422,653	\$345,767
Real Assets	\$1,273,379	\$0	\$1,273,379
Total Assets	\$2,041,799	\$422,653	\$1,619,146
Debt	\$0	\$0	\$0
Estate	\$2,041,799	\$422,653	\$1,619,146
Tax on Estate	(\$61,772)	(\$43,784)	(\$17,987)
Estate after Tax	\$1,980,028	\$378,869	\$1,601,159
Estate after Tax (in real dollars)	\$951,623	\$182,089	\$769,534

HOW MUCH CAN I PASS ON TO MY CHILDREN WHEN I DIE?

- Do they have sufficient insurance coverage?

Total Real Assets	Total Debt	Estate Before Tax ⓘ	Tax on Estate ⓘ	Spouse Age	Client Age	Year
\$612,000	\$14,339	\$1,401,191	\$215,353	58	58	2018
\$624,240	\$7,475	\$1,500,846	\$243,473	59	59	2019
\$636,725	\$403	\$1,603,038	\$272,809	60	60	2020
\$649,459	\$0	\$1,707,755	\$303,425	61	61	2021
\$662,448	\$0	\$1,815,242	\$335,423	62	62	2022
\$675,697	\$0	\$1,925,602	\$368,861	63	63	2023
\$689,211	\$0	\$2,038,908	\$403,771	64	64	2024
\$702,996	\$0	\$2,009,489	\$370,232	65	65	2025
\$717,056	\$0	\$1,976,503	\$353,691	66	66	2026
\$731,397	\$0	\$1,939,759	\$336,008	67	67	2027
\$746,025	\$0	\$1,899,056	\$317,155	68	68	2028

3 BIGGEST MYTHS

Financial Planning is about the plan

Plans need to be perfect (30+ years into the future)

Planning takes a long time

WHY RELATIONSHIPS MATTER

Higher client satisfaction

Higher client retention

Increased share of wallet

More revenue

More referrals



Show your clients their life on one page

Easy to use financial & retirement planning software for Advisors, Planners and Investment Managers with reports your clients actually understand, created in minutes

Video Tour

Book Demo

CALGARY HERALD **MONEY** ACCELERATOR

WATCH THE VIDEO

Jim Jones

Add Spouse | Income | Assets | Debt | Gov't Benefits | Corporations | Settings | Run Scenario | Report | Charts

Baseline Scenario

Year	Age	After Tax Spending (real dollars)	After Tax Spending (nominal dollars)	Taxable Income	Surplus / Shortfall	Cash	Employment Income	Pension	CPP	OAS	OAS Clawback	CPP / EI	Total Tax	TFSA (TFSA)			RRSP (RRSP)		
														Principal	Contribution	Rate	Principal	Contribution	Rate
2017	55	\$50,000	\$50,000	\$112,997	\$0	\$0	\$110,000	\$0	\$0	\$0	\$0	\$3,400	\$26,329	\$49,306	\$5,500	4.50%	\$333,760	\$0	4.50%
2018	57	\$50,000	\$51,000	\$93,871	\$0	\$0	\$110,000	\$0	\$0	\$0	\$0	\$3,472	\$19,728	\$56,928	\$5,500	4.50%	\$367,912	\$19,800	4.50%
2019	58	\$50,000	\$52,020	\$94,804	\$0	\$0	\$110,000	\$0	\$0	\$0	\$0	\$3,545	\$19,675	\$55,374	\$5,000	4.50%	\$403,032	\$19,800	4.50%
2020	59	\$50,000	\$53,060	\$95,737	\$0	\$0	\$110,000	\$0	\$0	\$0	\$0	\$3,619	\$19,633	\$53,785	\$5,000	4.50%	\$440,684	\$19,800	4.50%
2021	60	\$50,000	\$54,122	\$96,670	\$0	\$0	\$110,000	\$0	\$0	\$0	\$0	\$3,695	\$19,591	\$52,196	\$5,000	4.50%	\$479,430	\$19,800	4.50%
2022	61	\$50,000	\$55,204	\$97,603	\$0	\$0	\$110,000	\$0	\$0	\$0	\$0	\$3,772	\$19,549	\$50,607	\$5,000	4.50%	\$519,840	\$19,800	4.50%

<http://snapprojections.com/book-demo/>

Thank You!

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Slides

<http://snapprojections.com/advocis2018>