



# SAMPLE PLAN



**Rosemeyer Management Group**

 1290 E. Mineral St. Platteville, WI, 53818 United States.

 608-348-2274  [www.rosemeyermg.com](http://www.rosemeyermg.com)

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# Gather Sample Plan

## Financial Facts



### Net Worth Statement (as of 1/1/2021)

Assets	Amount (\$)
<strong>Non-Income Earning Assets</strong>	
Residence at 1234 Anywhere USA	375,000
Automobiles and recreation vehicles	50,000
Personal items: art, jewelry etc.	15,000
<strong>Sub-Total Non-Income Earning Assets</strong>	<strong>440,000</strong>
<strong>Income Earning Assets</strong>	
Checking	25,000
Savings	75,000
Sample IRA	100,000
Sample Roth IRA	75,000
Sample 401(k)	300,000
Sample Joint Account	325,000
Other	-
<strong>Sub-Total Income Earning Assets</strong>	<strong>900,000</strong>
<strong>Business and Other Real Estate</strong>	
Rental property #1	-
Rental property #2	-
<strong>Total Business and Real Estate Assets</strong>	<strong>-</strong>
<strong>TOTAL ASSETS</strong>	<strong>1,340,000</strong>

Liabilities	Amount (\$)
Mortgage on house at 3.75% due xxxx	105,000
Automobile loan at x.xx% due xxxx	-
Credit card debt	-
Student loans	-
Other	-
<strong>TOTAL LIABILITIES</strong>	<strong>105,000</strong>

**Total Net Worth: 1,235,000**

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# Determine Sample Plan Income Needs



Name:

## Cash Flow Worksheet

<u>Monthly Income</u>	<u>Husband</u>	<u>Wife</u>	<u>Monthly Expenses</u>
Salary (take home)	\$ -	\$ -	<b>Mortgage</b> <b>Payment</b> \$ -
Bonuses, Commissions (take home-after taxes)	\$ -	\$ -	Term
Pension	\$ -	\$ -	% Rate
Annuity	\$ -	\$ -	Ending date
Alimony	\$ -	\$ -	<b>Loan: Lake Home</b> <b>Payment</b> \$ -
Child Support	\$ -	\$ -	(Vehicle, Home Equity, Boat, RV, Etc.) Term
Trust Income	\$ -	\$ -	% Rate
Rental Property	\$ -	\$ -	Ending date
Interest/Dividend	\$ -	\$ -	<b>Loan 2 School+Car</b> <b>Payment</b> \$ -
Social Security	\$ -	\$ -	(Vehicle, Home Equity, Boat, RV, Etc.) Term
Other Income:	\$ -	\$ -	% Rate
			Ending date
			<b>Credit Card</b> \$ -
			<b>Utilities</b>
<b>Total</b>	<b>\$ -</b>	<b>\$ -</b>	Gas/Electric \$ -
			Water \$ -
			Phone (incl. cell) \$ -
			<b>Vehicle</b> gas/repair \$ -
			<b>Insurance</b>
			Home \$ -
			Vehicle \$ -
			Life/Disability/LTC \$ -
			Other \$ -
			<b>Medical Expenses</b> \$ -
			<b>Food/Groceries</b> \$ -
			<b>Personal Care</b>
			Clothing \$ -
			Grooming \$ -
			<b>Child Care</b> \$ -
			<b>Entertainment</b>
			TV/Netflix/Etc \$ -
			Vacation/Trips \$ -
			Sports \$ -
			Nights Out \$ -
			<b>Charitable Donations</b> \$ -
			<b>College Savings</b> \$ -
			<b>Misc:</b> \$ -
			<b>Total</b> \$ -

Do you have a monthly budget?  
If Yes, are you able to stick to it?

Monthly Income	\$	-
(-) Monthly Expenses	\$	-
(-) other		
<b>Cash Flow/Month</b>	<b>\$</b>	<b>-</b>
<b>Cash Flow/Year</b>	<b>\$</b>	<b>-</b>

# Identify Sample Plan Income Sources



## Checklist for Social Security Planning

Deciding when to take Social Security is an important decision. Many simply take it as early as possible without considering how their decision will affect their retirement. Our Social Security "LENS" framework can help. We can help you determine the effect on your retirement strategy as well as help you understand your options.

Start by obtaining your Social Security benefit statement online at [www.ssa.gov](http://www.ssa.gov). Then, complete the following:

**Life Expectancy-** Your benefit is permanently reduced if you start your benefit early, but is permanently increased the longer you delay. For a 65-year-old couple, there is a 50% chance at least one spouse will live past age 90, so you may live longer than you expect.\* Based on your health and family history, estimate life expectancies below:

**My Life Expectancy:**

- Above Average (85+)
- Average (early 80s)
- Below Average (< early 80s)

**Spouse's Life Expectancy:**

- Above Average (85+)
- Average (early 80s)
- Below Average (< early 80s)

**The better your health and the longer you and your spouse expect to live, the more it may make sense to delay claiming Social Security.**

**Employment-** If you plan on working during "retirement" and start your Social Security benefit early, some of your benefit could be withheld depending on your earned income. There is no withholding of your benefit after reaching Full Retirement Age.

Expected Earnings: \_\_\_\_\_

Do You Plan to Work in Retirement?

- No
- Part-time
- Volunteer

**If you plan on earning a meaningful amount of employment income in retirement, it may make sense to delay claiming Social Security at least until Full Retirement Age.**

**Need-** If you are ready to retire, it's important to determine Social Security's potential role in providing for your income needs, and analyze if your investment portfolio has the ability to accommodate these needs should you delay Social Security. Work with your financial advisor to help:

- Determine your vision of retirement and the role of Social Security
- Analyze expected spending and income sources
- Determine if spending, withdrawal and reliance rates would be reasonable if you delay benefits
- Evaluate scenarios and trade-offs

**If you do not need Social Security to support your current lifestyle, or can delay retirement and/or support your lifestyle through other sources, it may make sense to delay claiming Social Security.**

**Spouse-** You may be eligible for certain benefits depending on your marital status. If you take benefits early and receive a permanent reduction, the survivor benefit will also be permanently reduced. In fact, claiming Social Security later could be one way to provide for the surviving spouse. Please indicate your marital status:

- Single
- Married
- Divorced
- Widowed

If you are married, you and/or your spouse may want to consider delaying benefits (and employing spousal claiming strategies)

# Analyze Sample Plan

## Retirement Readiness



### Retirement Calculator

Sample Plan

Employee Deferral			20.0%
Company Match	100%	up to	3.0%
Profit Sharing & Pension Contribution			0.0%
Estimated Investment Growth Rate			5.0%
Estimated Wage and Withdrawal Growth Rate			2.0%
Target Retirement Age			65
Target Annual Cost of Living			\$60,000

Year	Age	Wage	Employee Deferral	Company Match	Additional Savings	Social Security	Total Contribution	Investment Growth	Withdrawals	Balance
										\$900,000
2021	64	\$90,000	\$18,000	\$2,700	\$14,000	\$0	\$34,700	\$45,868	\$0	\$980,568
2022	65	\$0	\$0	\$0	\$0	\$24,215	\$0	\$49,028	(\$43,272)	\$986,323
2023	66	\$0	\$0	\$0	\$0	\$24,699	\$0	\$49,316	(\$44,138)	\$991,502
2024	67	\$0	\$0	\$0	\$0	\$25,193	\$0	\$49,575	(\$45,021)	\$996,056
2025	68	\$0	\$0	\$0	\$0	\$25,697	\$0	\$49,803	(\$45,921)	\$999,938
2026	69	\$0	\$0	\$0	\$0	\$26,211	\$0	\$49,997	(\$46,839)	\$1,003,095
2027	70	\$0	\$0	\$0	\$0	\$26,735	\$0	\$50,155	(\$47,776)	\$1,005,474
2028	71	\$0	\$0	\$0	\$0	\$27,270	\$0	\$50,274	(\$48,732)	\$1,007,016
2029	72	\$0	\$0	\$0	\$0	\$27,815	\$0	\$50,351	(\$49,706)	\$1,007,660
2030	73	\$0	\$0	\$0	\$0	\$28,372	\$0	\$50,383	(\$50,701)	\$1,007,342
2031	74	\$0	\$0	\$0	\$0	\$28,939	\$0	\$50,367	(\$51,715)	\$1,005,995
2032	75	\$0	\$0	\$0	\$0	\$29,518	\$0	\$50,300	(\$52,749)	\$1,003,546
2033	76	\$0	\$0	\$0	\$0	\$30,108	\$0	\$50,177	(\$53,804)	\$999,919
2034	77	\$0	\$0	\$0	\$0	\$30,710	\$0	\$49,996	(\$54,880)	\$995,035
2035	78	\$0	\$0	\$0	\$0	\$31,325	\$0	\$49,752	(\$55,978)	\$988,810
2036	79	\$0	\$0	\$0	\$0	\$31,951	\$0	\$49,440	(\$57,097)	\$981,153
2037	80	\$0	\$0	\$0	\$0	\$32,590	\$0	\$49,058	(\$58,239)	\$971,972
2038	81	\$0	\$0	\$0	\$0	\$33,242	\$0	\$48,599	(\$59,404)	\$961,166
2039	82	\$0	\$0	\$0	\$0	\$33,907	\$0	\$48,058	(\$60,592)	\$948,633
2040	83	\$0	\$0	\$0	\$0	\$34,585	\$0	\$47,432	(\$61,804)	\$934,261
2041	84	\$0	\$0	\$0	\$0	\$35,277	\$0	\$46,713	(\$63,040)	\$917,934
2042	85	\$0	\$0	\$0	\$0	\$35,982	\$0	\$45,897	(\$64,301)	\$899,530
2043	86	\$0	\$0	\$0	\$0	\$36,702	\$0	\$44,977	(\$65,587)	\$878,920
2044	87	\$0	\$0	\$0	\$0	\$37,436	\$0	\$43,946	(\$66,898)	\$855,968
2045	88	\$0	\$0	\$0	\$0	\$38,185	\$0	\$42,798	(\$68,236)	\$830,530
2046	89	\$0	\$0	\$0	\$0	\$38,948	\$0	\$41,526	(\$69,601)	\$802,455

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## Ensure Accurateness



# What if Sample Plan needs more income than they believe?



# Test Multiple Scenarios



## Retirement Calculator

Sample Plan

Employee Deferral			20.0%
Company Match	100%	up to	3.0%
Profit Sharing & Pension Contribution			0.0%
Estimated Investment Growth Rate			5.0%
Estimated Wage and Withdrawal Growth Rate			2.0%
Target Retirement Age			65
Target Annual Cost of Living			\$80,000

Year	Age	Wage	Employee Deferral	Company Match	Additional Savings	Social Security	Total Contribution	Investment Growth	Withdrawals	Balance
										\$900,000
2021	64	\$90,000	\$18,000	\$2,700	\$14,000	\$0	\$34,700	\$45,868	\$0	\$980,568
2022	65	\$0	\$0	\$0	\$0	\$24,215	\$0	\$49,028	(\$67,140)	\$962,455
2023	66	\$0	\$0	\$0	\$0	\$24,699	\$0	\$48,123	(\$68,483)	\$942,095
2024	67	\$0	\$0	\$0	\$0	\$25,193	\$0	\$47,105	(\$69,853)	\$919,347
2025	68	\$0	\$0	\$0	\$0	\$25,697	\$0	\$45,967	(\$71,250)	\$894,064
2026	69	\$0	\$0	\$0	\$0	\$26,211	\$0	\$44,703	(\$72,675)	\$866,092
2027	70	\$0	\$0	\$0	\$0	\$26,735	\$0	\$43,305	(\$74,128)	\$835,268
2028	71	\$0	\$0	\$0	\$0	\$27,270	\$0	\$41,763	(\$75,611)	\$801,421
2029	72	\$0	\$0	\$0	\$0	\$27,815	\$0	\$40,071	(\$77,123)	\$764,369
2030	73	\$0	\$0	\$0	\$0	\$28,372	\$0	\$38,218	(\$78,666)	\$723,921
2031	74	\$0	\$0	\$0	\$0	\$28,939	\$0	\$36,196	(\$80,239)	\$679,878
2032	75	\$0	\$0	\$0	\$0	\$29,518	\$0	\$33,994	(\$81,844)	\$632,028
2033	76	\$0	\$0	\$0	\$0	\$30,108	\$0	\$31,601	(\$83,481)	\$580,149
2034	77	\$0	\$0	\$0	\$0	\$30,710	\$0	\$29,007	(\$85,150)	\$524,006
2035	78	\$0	\$0	\$0	\$0	\$31,325	\$0	\$26,200	(\$86,853)	\$463,353
2036	79	\$0	\$0	\$0	\$0	\$31,951	\$0	\$23,168	(\$88,590)	\$397,930
2037	80	\$0	\$0	\$0	\$0	\$32,590	\$0	\$19,897	(\$90,362)	\$327,465
2038	81	\$0	\$0	\$0	\$0	\$33,242	\$0	\$16,373	(\$92,169)	\$251,669
2039	82	\$0	\$0	\$0	\$0	\$33,907	\$0	\$12,583	(\$94,013)	\$170,239
2040	83	\$0	\$0	\$0	\$0	\$34,585	\$0	\$8,512	(\$95,893)	\$82,858
2041	84	\$0	\$0	\$0	\$0	\$35,277	\$0	\$4,143	(\$97,811)	(\$10,810)
2042	85	\$0	\$0	\$0	\$0	\$35,982	\$0	(\$541)	(\$99,767)	(\$111,118)
2043	86	\$0	\$0	\$0	\$0	\$36,702	\$0	(\$5,556)	(\$101,763)	(\$218,436)
2044	87	\$0	\$0	\$0	\$0	\$37,436	\$0	(\$10,922)	(\$103,798)	(\$333,156)
2045	88	\$0	\$0	\$0	\$0	\$38,185	\$0	(\$16,658)	(\$105,874)	(\$455,687)
2046	89	\$0	\$0	\$0	\$0	\$38,948	\$0	(\$22,784)	(\$107,991)	(\$586,463)

# Determine Sample Plan Risk Tolerance



## Investor Questionnaire

- 01** I plan to take money out of my investments within the next:
- A. 1 Year
  - B. 1-2 Years
  - C. 3-4 Years
  - D. 5-10 Years
  - E. 11-15 Years
  - F. Over 15 Years
- 
- 02** As I take money out of my different retirement asset accounts, I plan to spend it within the next
- A. 1-2 Years
  - B. 3-5 Years
  - C. 6-10 Years
  - D. 11-15 Years
  - E. 15 Years or more
- 
- 03** When making a long-term investment, I plan to keep my money invested at a minimum of
- A. 1-2 Years
  - B. 3-4 Years
  - C. 5-6 Years
  - D. 7-8 Years
  - E. More than 8 Years
- 
- 04** From February 12 until March 23, 2020 the market experienced a correction of 37%. If you owned stock during this time period – how did/ would you react?
- A. Sell all of the remaining investment
  - B. Sell some of the remaining investment
  - C. Hold on to the investment and sell nothing
  - D. Buy more of the investment
- 
- 05** For the most part, I prefer investments with little to no change in value, I am willing to accept lesser returns for this safety
- A. I strongly disagree
  - B. I disagree
  - C. I somewhat agree
  - D. I agree
  - E. I strongly agree
-

# Analyze Sample Plan Existing Portfolio



Release date 3/31/2021 | Note: Portions of the analysis are based on pre-inception returns. Please read disclosure for more information.

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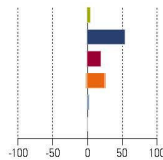
## Sample Plan : Account Aggregate

### Portfolio Snapshot

<b>Portfolio Value</b>	<b>Benchmark</b>	<b>Account Number</b>	<b>Report Currency</b>
900,000.72	70% Equity, 30% Fixed Income Benchmark		USD

#### Analysis

##### Asset Allocation



	Portfolio Long	Portfolio Short	Portfolio Net	Bmk Net
Cash	3.45	0.04	3.40	0.00
US Stock	53.02	0.01	53.01	55.54
Non US Stock	18.50	0.00	18.50	14.45
Bond	25.24	1.31	23.94	0.00
Other	1.15	0.00	1.15	0.01
Not Classified	0.00	0.00	0.00	30.00
<b>Total</b>	<b>101.37</b>	<b>1.37</b>	<b>100.00</b>	<b>100.00</b>

##### Equity Investment Style %

15	27	25	Large
5	13	7	Mid
1	4	4	Small
Value Core Growth			

Total Stock Holdings: 155  
Not Classified %: 0.00

##### Fixed-Income Investment Style %

0	0	0	High
30	24	2	Med
30	15	0	Low
Ltd Mod Ext			

Total Bond Holdings: 50  
Not Classified %: 0.00

#### Stock Analysis

##### Stock Sectors



	Portfolio %	Bmk %
<b>Defen</b>	<b>19.61</b>	<b>22.33</b>
Cons Defensive	5.07	6.50
Healthcare	13.20	12.99
Utilities	1.34	2.84
<b>Sens</b>	<b>46.03</b>	<b>42.01</b>
Comm Svcs	8.13	7.89
Energy	2.21	3.09
Industrials	10.89	11.93
Technology	24.80	19.10
<b>Cycl</b>	<b>34.36</b>	<b>35.68</b>
Basic Mats	2.57	4.06
Cons Cyclical	11.24	12.54
Financial Svcs	13.36	15.09
Real Estate	7.19	3.99
Not Classified	0.00	-0.02

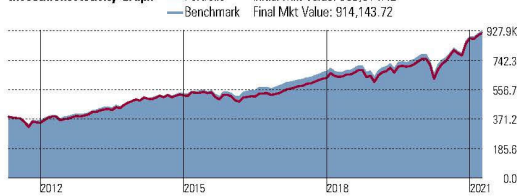
##### Stock Regions



	Portfolio %	Bmk %
<b>Americas</b>	<b>75.98</b>	<b>81.40</b>
North America	75.61	81.31
Central/Latin	0.37	0.09
<b>Greater Asia</b>	<b>10.09</b>	<b>6.75</b>
Japan	2.72	4.48
Australasia	0.68	1.31
Asia Developed	3.50	0.82
Asia Emerging	3.19	0.14
<b>Greater Europe</b>	<b>13.92</b>	<b>11.84</b>
United Kingdom	3.67	2.88
Europe Developed	9.89	8.85
Europe Emerging	0.24	0.01
Africa/Middle East	0.12	0.10
Not Classified	0.00	0.00

#### Performance (Return as of date 3/31/2021)

##### Investment Activity Graph



##### Trailing Returns

	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	3.68	46.28	10.75	10.52	8.35
Benchmark Return	3.74	40.83	11.64	11.32	9.47
+/- Benchmark Return	-0.06	5.45	-0.89	-0.80	-1.12

##### Time Period Return

	Best %	Worst %
3 Months	18.08 (04/20-06/20)	-16.77 (01/20-03/20)
1 Year	46.28 (04/20-03/21)	-10.80 (03/15-02/16)
3 Years	16.48 (10/11-09/14)	2.59 (01/14-12/16)

##### Portfolio Yield

Trailing 12 Month	Yield %
	1.23

##### Performance Disclosure

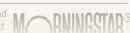
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#### Holdings

##### Top 10 holdings out of 30

	Ticker	Type	Holding Value	% Assets
Ivy Large Cap Growth I	YGIIX	MF	108,875.38	11.91
Ivy Core Equity I	ICIEIX	MF	78,505.64	8.59
Ivy International Core Equity I	ICEIX	MF	67,708.02	7.41
Ivy Mid Cap Growth I	IYMIX	MF	62,376.14	6.82
Ivy Limited-Term Bond I	ILTIX	MF	59,293.56	6.49
Ivy Value I	IYAIX	MF	48,529.85	5.31
Ivy Wilshire Global Allocation I	IWGIIX	MF	48,288.65	5.28
Ivy Science And Technology I	ISTIX	MF	46,627.58	5.10
Ivy Securian Core Bond I	IVBIX	MF	45,230.21	4.95
Ivy Asset Strategy I	IVAEX	MF	43,568.08	4.77

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# Determine **Action Items** and Implement



## Financial Statement

- a. Action Item 1
- b. Action Item 2
- c. Action Item 3



## Cost of Living

- a. Action Item 1
- b. Action Item 2



## Income Sources

- a. Action Item 1
- b. Action Item 2



## Retirement Calculators

- a. Action Item 1
- b. Action Item 2
- c. Action Item 3



## Investments

- a. Action Item 1
- b. Action Item 2
- c. Action Item 3
- d. Action Item 4
- e. Action Item 5