

# Example PROSPERITY PROFILE™



Column14	Primary Column	Column2	Column3	Column4	Column5	Column6	Column7	Column8	Column9	Column10	Column15
283	<b>PROSPERITY PROFILE™</b>							<b>GLOBAL ASSUMPTIONS</b>			
284	<b>CONTACT</b>	<b>INFORMATION</b>						Opportunity Cost %			
285	Client Name	Paul	Prosper			Phone	903-822-4144	Estimated Inflation %			
286	Spouse Name	Polly	Prosper			Email	paul@prosper.com				
287											
288	<b>CLIENT &amp; CONTACTS</b>	<b>Date of Birth</b>	<b>Age</b>	<b>Gross Annual Income</b>		<b>CASH FLOW</b>		<b>NET WORTH</b>			
289	Paul Prosper	1/1/65		\$96,000		Annual Expenses & Debt Payments	\$132,000	Total Assets		\$3,580,000	
290	Polly Prosper	5/6/66		\$96,000		Total Income Taxes Paid (Federal)	\$24,000	Total Debt		\$1,261,000	
291				<b>Total Other Income</b>	\$6,000	Annual Tax Refund	\$1,000	Net Worth		\$2,319,000	
292				<b>Total Annual Income</b>	\$198,000	Annual Savings / Investing	\$41,000	Death Benefit (Client)		\$1,000,000	
293						Annual Charitable Donations	\$1,200	Death Benefit (Spouse)		\$0	
294	<b>CHILDREN</b>	<b>Date of Birth</b>	<b>Age</b>	<b>College</b>		Savings / Investing % of Gross Income	20.7%				
295	Timmy	7/8/90				Annual Surplus / Deficit	\$40,800				
296	Tommy	4/5/92									
297						<b>RESIDENTIAL REAL ESTATE</b>		<b>INVESTMENT REAL ESTATE</b>			
298						Current Market Value	\$1,000,000	Current Market Value		\$100,000	
299						Current Total Mortgages	\$800,000	Current Total Mortgages		\$20,000	
300						Current Total Home Equity	\$200,000	Current Total Equity		\$80,000	
301											
302	<b>CURRENT ASSETS INVESTED</b>	<b>Current Value</b>	<b>Annual Contribution</b>	<b>Deferred Tax</b>		<b>NON-DEDUCTIBLE DEBT</b>	<b>Balance</b>	<b>Interest Rate</b>			
303	Vehicle	\$50,000				Vehicle Loans	\$40,000.00	9.00%			
304	Liquid	\$30,000	\$1,000.0			Credit Card	\$1,000	9.00%			
305	Non-Retirement Plan	\$300,000	\$10,000			Misc. Debt	\$0	#DIVIDE BY ZERO			
306	Retirement Plan (401k & IRA)	\$600,000	\$10,000	\$210,000.00		<b>TOTAL</b>	\$41,000				
307	Roth IRA	\$0	\$0								
308	Business	\$1,000,000									
309	<b>TOTAL</b>	\$1,980,000	\$21,000								
310											
311	<b>PROTECTION MECHANISMS</b>	<b>Type</b>	<b>Location</b>	<b>Effective Date</b>		<b>P&amp;C INSURANCE</b>	<b>Coverage</b>	<b>Deductible</b>	<b>Premium/Yr</b>		
312	Valid Will (Client)			5/11/15		Vehicle Insurance	\$0	\$1,000	\$2,400		
313	Valid Will (Spouse)			5/11/15		Homeowner's Insurance	\$1,000,000	\$2,000	\$5,000		
314	Living Trust			5/11/15		Medical Insurance	\$1,000,000	\$2,000	\$4,800		
315	Family Limited Partnership			5/11/15		Liability Insurance	\$5,000,000		\$1,080		
316	Entity					Disability Insurance (Client)	\$5,000	90 days	\$3,600		
317	Document Storage	safe	closet			Disability Insurance (Spouse)	\$3,000	90 days	\$1,200		
318	Credit Score (Client)	750	SAFE			Long-Term Care Insurance (Client)			\$0		
319	Credit Score (Spouse)	720				Long-Term Care Insurance (Spouse)			\$0		
320											
321											
322	<b>LIFE INSURANCE</b>	<b>Owner</b>	<b>Insured</b>	<b>Company</b>	<b>Type</b>	<b>Death Benefit</b>	<b>Premium/Yr</b>	<b>Gross Cash Value</b>	<b>Loans</b>	<b>Accessible CV</b>	
323	CLIENT	CLIENT	Paul	Guardian	WHOLE	\$1,000,000	\$20,000	\$500,000	\$200,000	\$300,000	
324	SPOUSE	SPOUSE	Polly	zander	TERM	\$1,000,000	\$1,000				
325	SPOUSE	SPOUSE			WHOLE						
326											
327											
328											
329											
330							\$21,000	\$500,000	\$200,000	\$300,000	