Cash Flow Illustration

An Integrated Analysis of

LIFETIME CASH FLOWS & NET WORTH

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Monte Carlo Simulations

Disclaimer

This financial plan is designed to provide educational and/or general information and is not intended to provide specific legal, accounting and/or tax advice. Any comparisons and projections including expected rates of return are presented for purposes of illustration only. Nevertheless, we believe that the comparisons as well as the other projections shown provide an important and valid basis for consideration when planning for your financial future.

IMPORTANT: ***The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results herein may vary with each use of the software tool(s) used to generate this financial plan and over time.***

The financial plan may contain ideas for your consideration concerning aspects of your life such as tax, retirement and estate planning, but these are not presented as, and must not be taken for, legal or tax advice. It is your responsibility to determine if, and how, the suggestions contained in the financial plan should be implemented or otherwise followed. You must carefully consider all relevant factors in making these types of decisions. For specific advice on these aspects of your overall financial plan, you should consult your professional tax and legal advisors. The report that follows is based upon:

- information and assumptions that you have provided or reviewed;
- current tax laws;
- appropriate financial planning concepts;
- historic asset class characteristics;
- additional assumptions and information discussed with your advisor.

The outcome of the analysis will be dependent to a significant extent upon the information and the reasonableness of the planning assumptions. It is your responsibility to provide accurate and complete information. Please contact your advisor with any changes to your information and/or planning assumptions. Inaccurate information and/or unreasonable planning assumptions can materially impact the results of this financial plan.

The simulation of returns at the individual asset, account and/or portfolio level drives the investment projections and proposed financial plan. In all cases investment projections are not to be considered definitive estimates of how the individual assets you own now or in the future will perform. Therefore, it is important that you recognize that the comparisons shown may include comparisons of two asset allocation models—the asset allocation of your current portfolio and the asset allocation projected in our proposed plan—and not comparisons of the individual securities you own. Model comparisons and the projected rates of return are based on past performance of the relevant asset classes. Past performance is not a guarantee of future results. No future rate of return can be predicted with certainty.

The report that follows does not make specific investment recommendations or analyze particular securities. Rather, the report typically contains a proposed asset allocation model based upon your stated risk tolerance, age, current asset allocation and value of your assets. The asset allocation models we use are continuously re-evaluated and are periodically changed as a result. We are under no obligation to revise any financial planning report already prepared if an allocation model is changed after it is issued to you.

Actual results are influenced by events that are both within and outside of your control. The rates actually returned by asset classes will differ from our projections. The rates actually returned by any allocation model noted within the financial plan will likely differ from those returned by any individual portfolio of securities constructed to follow a specific allocation model. Any rate of return shown or used in the financial plan is not intended to predict nor guarantee the actual results of an investment product.

Disclaimer

IMPORTANT: ***Investments in stocks, bonds, mutual funds, and other securities are not bank products, are not FDIC insured, and may be subject to loss of principal.***

We have read and understand the above information and disclosures. We understand the basis upon which the report that follows was prepared. We recognize the nature of the asset allocation comparisons and estimated returns as illustrations only. We acknowledge that the report may contain a recommendation for adjusting the asset allocation of our current investment portfolio(s), but it does not provide any guaranteed rates of return, advice on particular securities or any specific legal, tax or accounting advice.

Customer Signature

Net Worth Summary

Jack & Jill Flash

Financial Assets	Jack	Jill	Joint	Total
Balanced Fund	0	0	100,000	100,000
Taxable investments	670,395	430,000	325,000	1,425,395
Cash & Investments	**670,395**	**430,000**	**425,000**	**1,525,395**
Qualified plans	500,000	325,000	0	825,000
Traditional IRAs	1,000,000	50,000	0	1,050,000
Nonqualified plans	0	512,000	0	512,000
Nonqualified annuities	55,000	55,000	0	110,000
Retirement Plans & Annuities	**1,555,000**	**942,000**	**0**	**2,497,000**
Financial Assets	**2,225,395**	**1,372,000**	**425,000**	**4,022,395**

Unmarketable Assets	Jack	Jill	Joint	Total
S corporations	1,000,000	0	0	1,000,000
LLCs	0	25,000	0	25,000
Investment real estate	0	0	1,525,000	1,525,000
Other assets	0	0	135,000	135,000
Unmarketable Assets	**1,000,000**	**25,000**	**1,660,000**	**2,685,000**

Personal Assets	Jack	Jill	Joint	Total
Personal residences	0	0	1,440,000	1,440,000
Personal property	0	0	360,000	360,000
Personal Assets	**0**	**0**	**1,800,000**	**1,800,000**
Total Assets	**3,225,395**	**1,397,000**	**3,885,000**	**8,507,395**

Current Liabilities	Jack	Jill	Joint	Total
25 Breezy Way	0	0	641,778	641,778
423 Sun Circle	0	0	239,259	239,259
1615 Grove Lane	0	261,648	0	261,648
Total Liabilities	**0**	**261,648**	**881,038**	**1,142,686**
Net Worth	**3,225,395**	**1,135,352**	**3,003,962**	**7,364,709**

Net Worth Detail

Jack & Jill Flash

Financial Assets	Jack	Jill	Joint	Total
Balanced Fund	0	0	100,000	100,000
Account #1	670,395	0	0	670,395
Account #2	0	430,000	0	430,000
Account #3	0	0	325,000	325,000
Cash & Investments	**670,395**	**430,000**	**425,000**	**1,525,395**
Jack's IRA	1,000,000	0	0	1,000,000
Jill's IRA	0	50,000	0	50,000
Jack's DC Plan	500,000	0	0	500,000
Jill's 401(k) Plan	0	200,000	0	200,000
Jill's Pension Plan	0	125,000	0	125,000
Jill's SERP	0	187,000	0	187,000
Jill's Rabbi Trust	0	325,000	0	325,000
Jack's FPDA	55,000	0	0	55,000
Jill's FPDA	0	55,000	0	55,000
Retirement Plans & Annuities	**1,555,000**	**942,000**	**0**	**2,497,000**
Financial Assets	**2,225,395**	**1,372,000**	**425,000**	**4,022,395**

Unmarketable Assets	Jack	Jill	Joint	Total
ShopRight, Inc.	1,000,000	0	0	1,000,000
MSN Enterprises	0	25,000	0	25,000
Rental Properties	0	0	1,525,000	1,525,000
Other Assets	0	0	135,000	135,000
Unmarketable Assets	**1,000,000**	**25,000**	**1,660,000**	**2,685,000**

Personal Assets	Jack	Jill	Joint	Total
25 Breezy Way	0	0	850,000	850,000
Vacation Homes	0	0	590,000	590,000
Personal property	0	0	360,000	360,000
Personal Assets	**0**	**0**	**1,800,000**	**1,800,000**
Total Assets	**3,225,395**	**1,397,000**	**3,885,000**	**8,507,395**

Current Liabilities	Jack	Jill	Joint	Total
25 Breezy Way	0	0	641,778	641,778
423 Sun Circle	0	0	239,259	239,259
1615 Grove Lane	0	261,648	0	261,648
Total Liabilities	**0**	**261,648**	**881,038**	**1,142,686**
Net Worth	**3,225,395**	**1,135,352**	**3,003,962**	**7,364,709**

Cash Flow Illustration

A Series of Charts Illustrating

NET WORTH, ASSET VALUES & LIFETIME CASH FLOWS

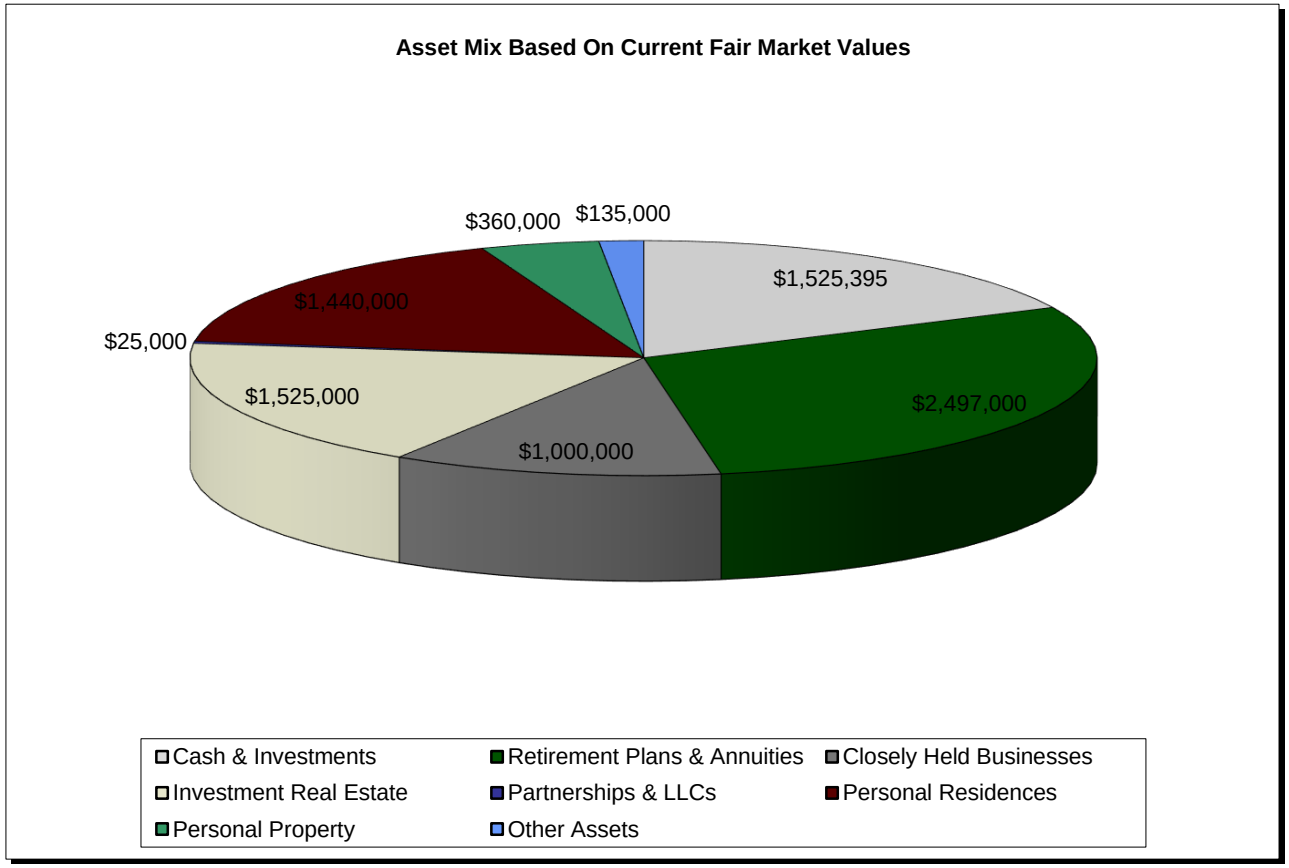
AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Monte Carlo Simulations

Current Asset Mix

Jack & Jill Flash



The chart above illustrates the current asset mix.

Cash Flow Illustration

VARIABLE INVESTMENT RATE SIMULATIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

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Monte Carlo Simulations

Monte Carlo Simulation Overview

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Traditional financial planning models use rate of return assumptions that do not vary with time. These assumptions often reflect average historical rates of return earned by particular asset classes or combinations thereof over an extended period. Returns have historically fluctuated from year to year in an unpredictable fashion, and future rates of return cannot be guaranteed or even predicted with certainty.

Since rates of return are inherently uncertain, utilizing unvarying return assumptions in a financial model would imply a level of certainty with respect to achieving certain outcomes that does not exist. Nevertheless, this is the basic approach used by traditional financial planning models: to project cash flows and investment capital under a defined set of conditions, where the value of all variables (including the assumed annual rate of return) is set and unchanging so that a single outcome is achieved at the end of the projection period (e.g., life expectancy). This type of projection is usually called "deterministic." A different type of projection, called "stochastic," produces a ***range of results***, rather than a single result, by varying one or more of the dependent variables in the equation. One type of stochastic projection is Monte Carlo simulation (MCS).

MCS projects cash flows and investment capital multiple times—each under a different set of conditions—to yield a range of possible outcomes. Monte Carlo analysis is, therefore, able to incorporate uncertainty into the planning process by demonstrating how different assumptions about the future can impact the likelihood of your meeting or exceeding clearly defined financial planning goals. It is then up to you and your advisor to evaluate the reasonableness of these assumptions, and to modify your proposed financial plan accordingly.

The report that follows illustrates a type of MCS that relies on variable rates of return, which fluctuate from year to year in a random fashion.* The software tool used to produce this Monte Carlo analysis applies these variable rates to selected assets (or combinations thereof) over time, and records the total investment capital at the end of the defined projection period for each iteration or trial. The results of the individual trials are then analyzed, summarized and plotted graphically. A trial whose ending investment capital equals or exceeds your target is considered a success. Conversely, a trial whose ending investment capital falls below your target is considered unsuccessful. A success rate can then be computed simply as the number of successful trials divided by the total number of trials.

Note that the results of any individual trial may not be significant. However, by evaluating the results of all trials together against benchmarks you set, you and your advisor may gain valuable insights into the merits of your proposed financial plan. For instance, if a series of MCS trials yields a success rate that is less than acceptable (e.g., a success rate of only 60% where you consider a minimum success rate of 80% to be acceptable), you might consider adopting a different asset allocation design, reducing your post-retirement cash flow needs or delaying your retirement to name just a few examples.

IMPORTANT: ***The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results herein may vary with each use of the software tool used to generate the MCS analysis that follows and over time.***

* Despite the randomness of the return rate series, its basic character is determined by the average rate expected to be earned in the future over an extended period along with an expected range of deviations (i.e., standard deviation) from that average in a given year. In a normally distributed series (i.e., a bell-shaped curve), returns that deviate from the average by one standard deviation are expected to occur approximately 67% of the time, while returns that deviate from the average by two standard deviations are expected to occur approximately 95% of the time. This means that variable return series with larger standard deviations will normally produce greater year-over-year fluctuations in projected cash flows and investment capital than series with smaller standard deviations.

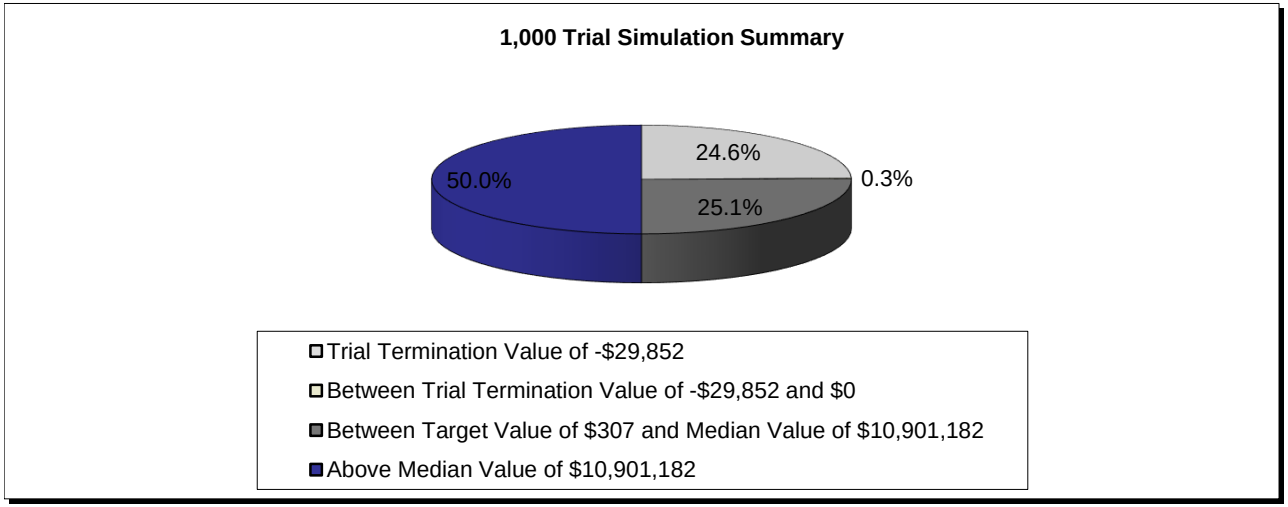
Variable Investment Rates Summary

Jack & Jill Flash

Investment Capital in 2055	
Average portfolio growth rate for period 1	4.0%
Standard deviation for period 1	10.9%
Average portfolio growth rate for period 2	4.9%
Standard deviation for period 2	11.4%
Year of change	2026
Median investment capital: 1,000 trials	10,901,182
Target investment capital	**307**

Analysis of 1,000 Simulations Run Through 2055	
Trial termination value of -$29,852	246
Between trial termination value of -$29,852 and $0	3
Between $0 and target value of $307	0
Between target value of $307 and median value of $10,901,182	251
Above median value of $10,901,182	500
Success rate	**75.1%**

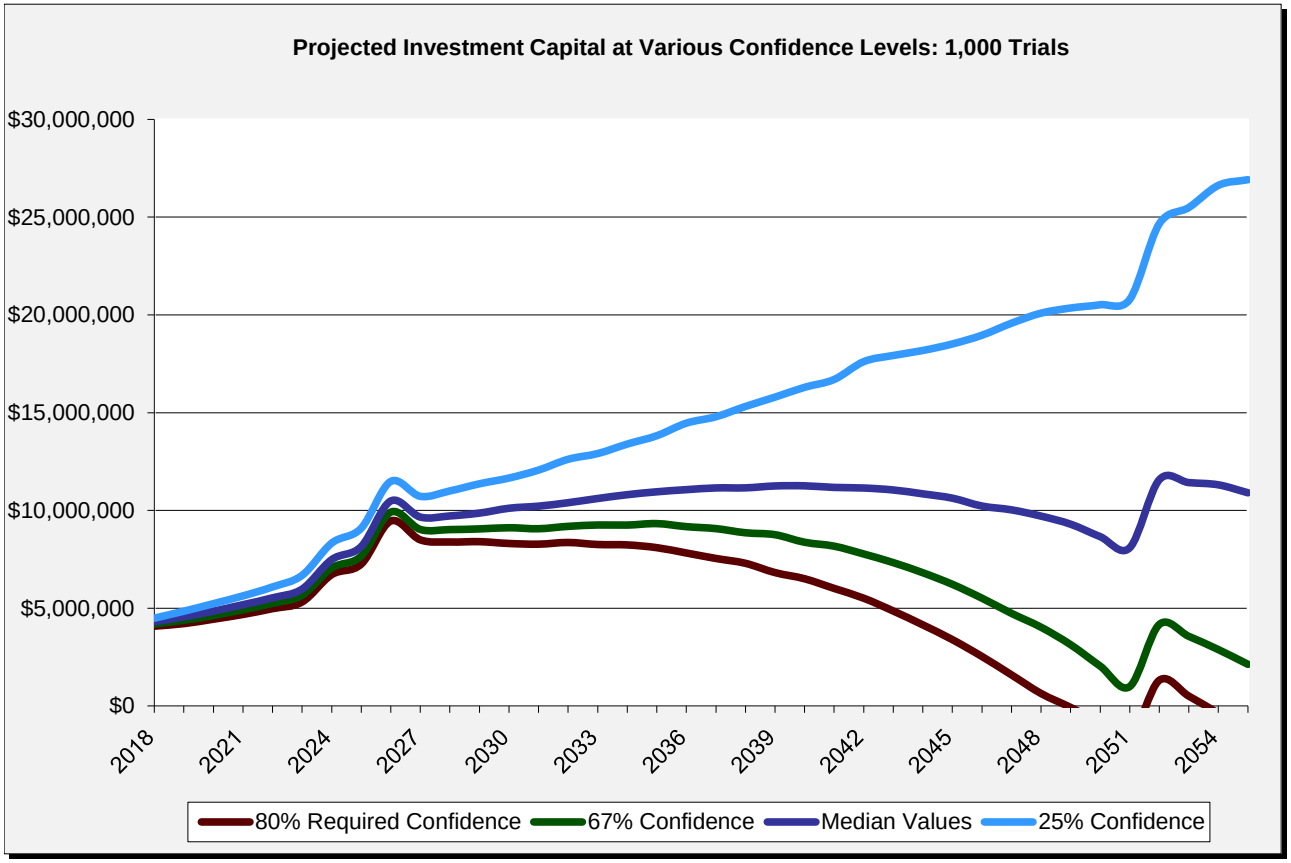
NOTE: A successful trial is one where projected investment capital equals or exceeds target investment capital.



NOTE: The average number of years before investment capital was reduced to the trial termination value was 35.9.

Variable Investment Rates Illustration

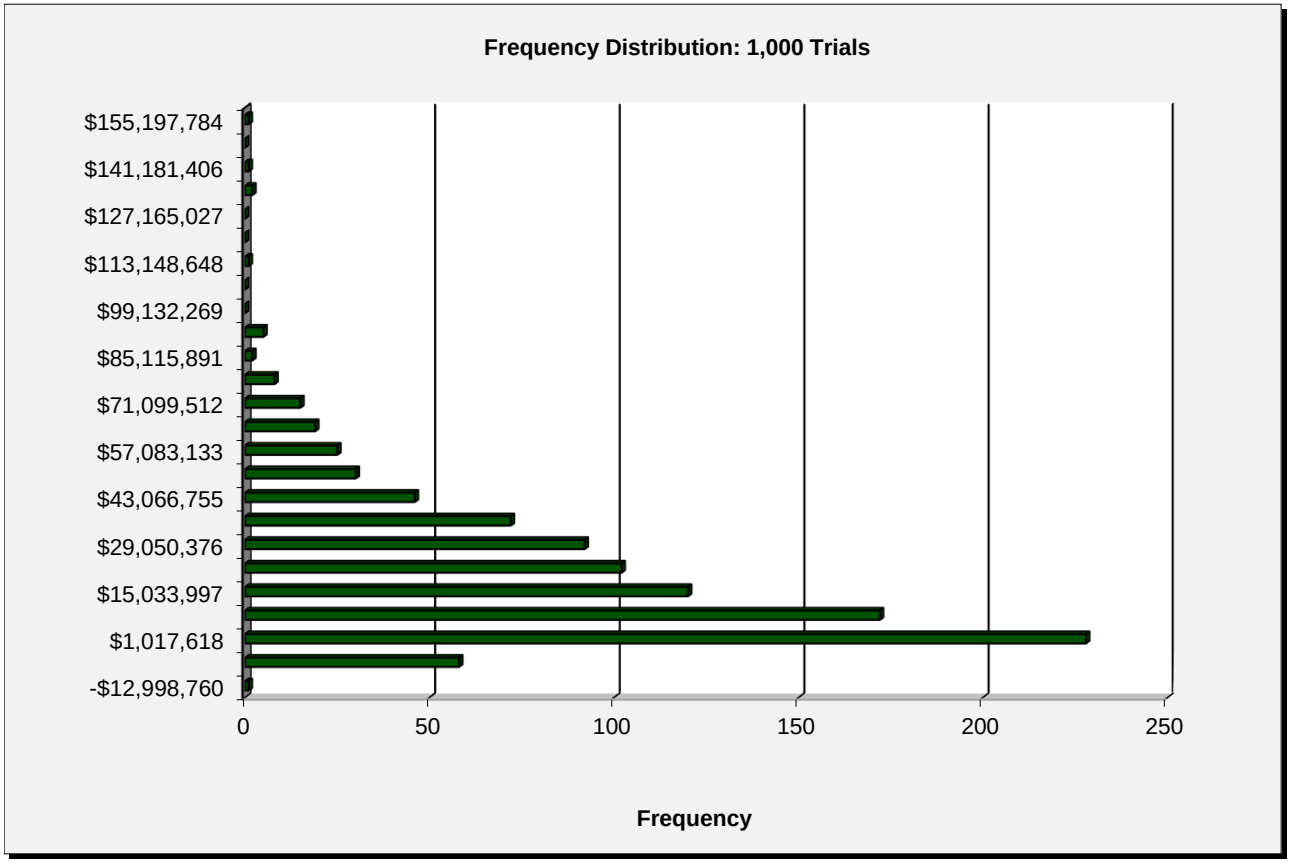
Jack & Jill Flash



The chart above shows projected investment capital over the planning horizon using variable investment returns. Each year a return is randomly generated on the basis of the investment portfolio's average return for the portfolio's combined asset classes. A normal distribution model is used and the range of returns is determined by the standard deviations associated with the different asset classes. Each line in the chart represents the probability that investment capital will exceed the amount shown on the graph at the end of each year. Values and results are not guaranteed.

Frequency Distribution for Variable Investment Rates (Net of Debt)

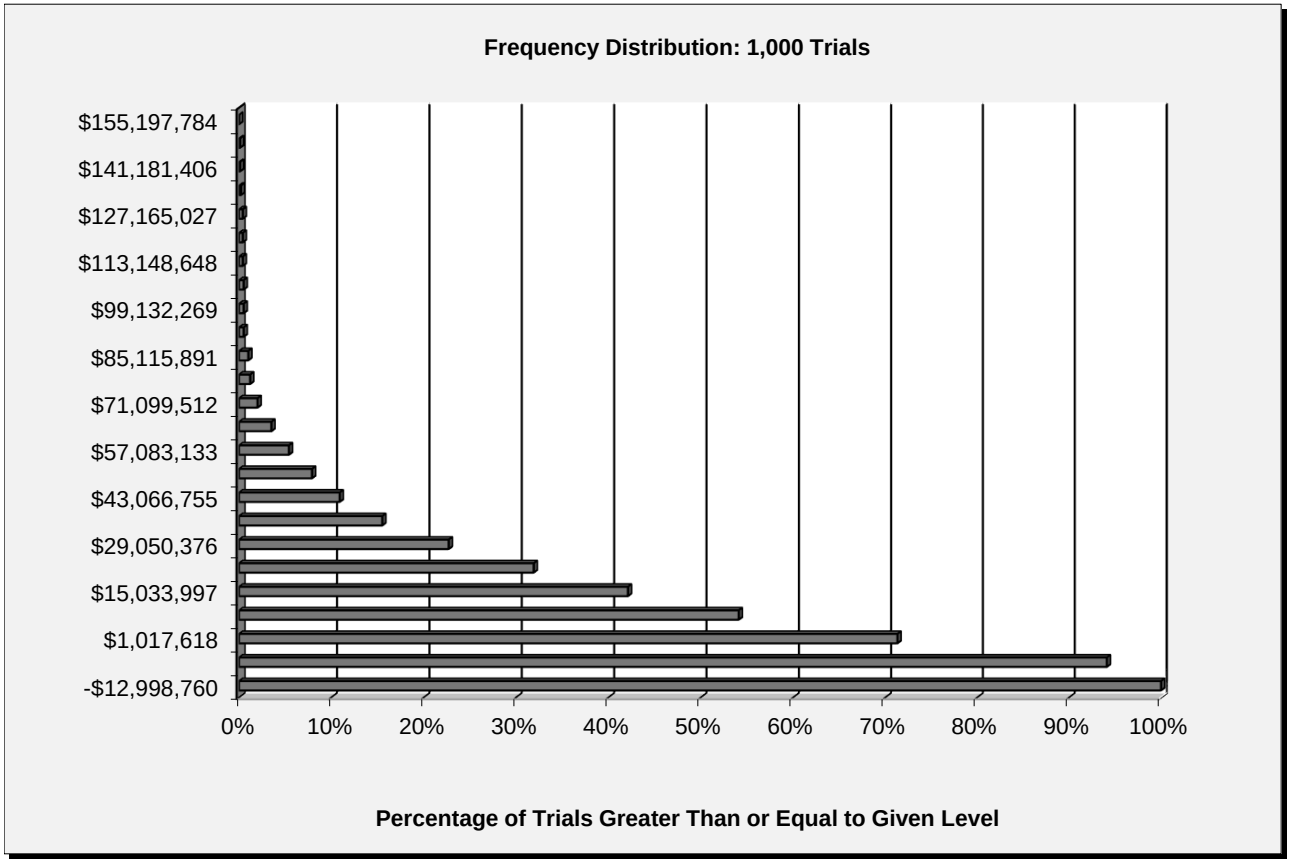
Jack & Jill Flash



The chart above shows the frequency with which the combined ending value of investment portfolios (net of borrowing to fund cash flow deficits) falls within a given range of values shown on the vertical axis.

Percentage of Trials Producing a Given Ending Value (Net of Debt)

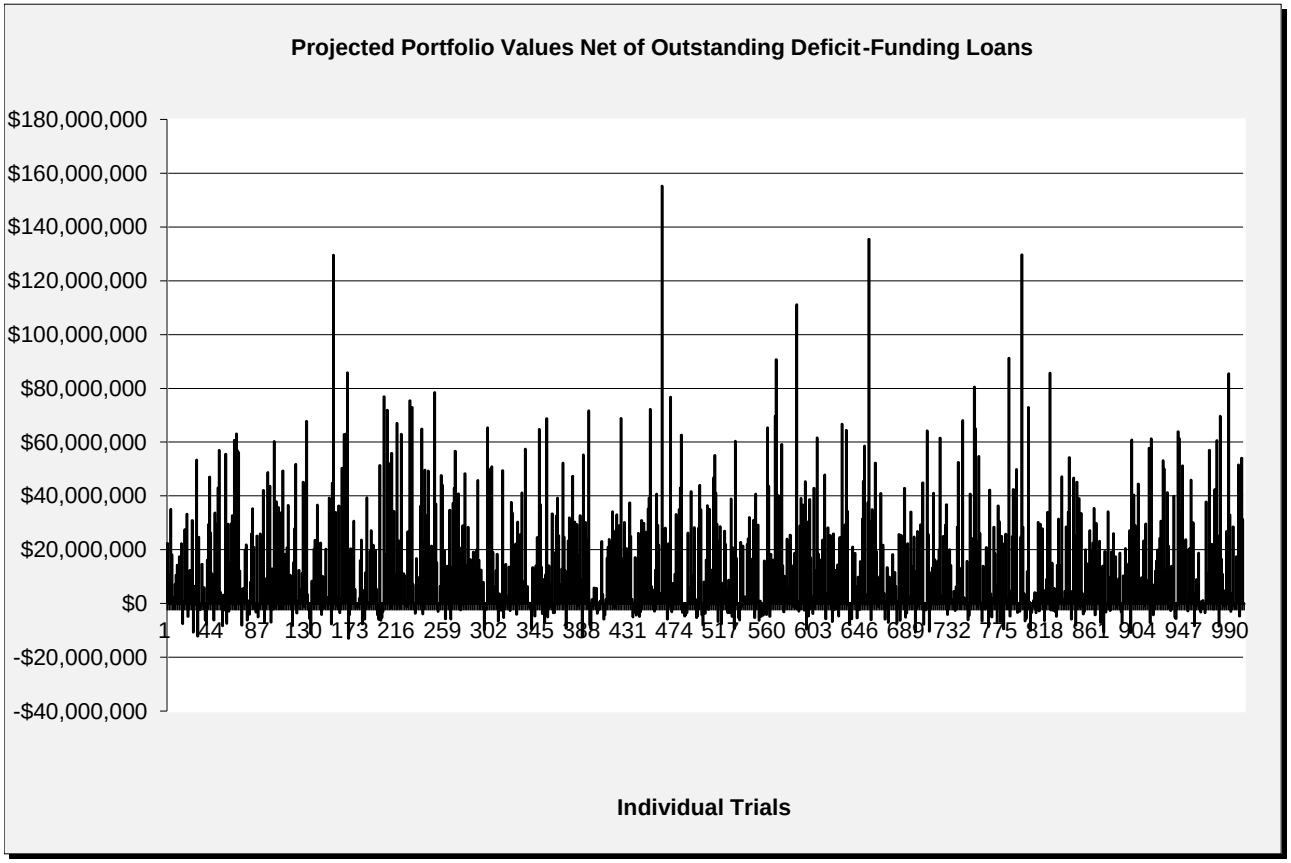
Jack & Jill Flash



The chart above shows the cumulative percentage of trials in which the combined ending value of investment portfolios (net of borrowing to fund cash flow deficits) falls within a given range of values shown on the vertical axis.

Monte Carlo Simulation Trials

Jack & Jill Flash



Each column in the chart above represents net ending aggregate portfolio values in a variable return simulation.
To the extent that cash needs exceed available portfolio values, shortfalls are made up through borrowing.

Cash Flow Illustration

Supporting Schedules for

ASSUMPTIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Monte Carlo Simulations

General Assumptions

Jack & Jill Flash

Personal	Jack	Jill
Age	55.0	52.0
Life expectancy	90	90
Year of death	2052	2055
Retirement age	62	60

Planning Illustration	
Analysis date	01-Jan-2018
Scenario on which illustrations are based	Retirement

Balanced Fund	
Fair market value	100,000
Income rate	4.5%
Taxable income percentage	100.0%
Growth rate	4.9%
After-tax total return	7.00%

Life Insurance	Jack	Jill
Death benefit	750,000	50,000
Growth rate	5.0%	0.0%
Nonlinear change in coverage	0.0%	0.0%
Year of nonlinear change	2026	2027

Tax Rates	Fed or State	Combined
Investment income	25.0%	28.2%
Other income	37.0%	40.2%
Capital gains	20.0%	23.2%
State	5.0%	

Cash Flow Deficit Funding	
Turn off borrowing to fund cash flow deficits	No
Interest rate on cash flow deficit-funding loan	6.00%

Key Non-Investment/Nontax Rates	
Inflation rate - general	3.0%
Inflation rate - estate, gift & GST	3.0%
Computed present value discount rate	7.00%

Investment Portfolio Assumptions

Jack & Jill Flash

Part 1 of 2

Description	Account #1	Account #2	Account #3	Jack's IRA	Jill's IRA	Jack's DC Plan
Fair market value	670,395	430,000	325,000	1,000,000	50,000	500,000
Type	Investments	Investments	Investments	Traditional IRA	Traditional IRA	Qualified plan
Owner	Client	Spouse	JTWROS	Client	Spouse	Client

Investment Returns	Account #1	Account #2	Account #3	Jack's IRA	Jill's IRA	Jack's DC Plan
Income rate	5.0%	5.0%	5.0%	5.0%	5.9%	5.0%
Taxable income percentage	100.0%	100.0%	100.0%	0.0%	0.0%	0.0%
Growth rate	Variable	Variable	Variable	Variable	Variable	4.0%

Contributions	Account #1	Account #2	Account #3	Jack's IRA	Jill's IRA	Jack's DC Plan
Limitation	NA	NA	NA	NA	NA	IRC 415
Contribution	0	0	0	0	0	Max
Growth rate	NA	NA	NA	NA	NA	NA
Start year	NA	NA	NA	NA	NA	2018
End year	NA	NA	NA	NA	NA	2025
Outside source percentage	NA	NA	NA	NA	NA	100.0%
Matching contribution percentage	NA	NA	NA	NA	NA	0.0%

Distributions	Account #1	Account #2	Account #3	Jack's IRA	Jill's IRA	Jack's DC Plan
As a percentage of fair market value	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Amount	0	0	0	0	0	0
Growth rate	NA	NA	NA	NA	NA	NA
Is percentage or amount annual or total	NA	NA	NA	NA	NA	NA
Start year	NA	NA	NA	NA	NA	NA
End year	NA	NA	NA	NA	NA	NA
Offset discretionary distributions with RMDs	NA	NA	NA	NA	NA	NA
Taxable distribution percentage	10.0%	10.0%	10.0%	100.0%	100.0%	100.0%

Investment Portfolio Assumptions

Jack & Jill Flash

Part 2 of 2

Description	Jill's 401(k) Plan	Jill's Pension Plan	Jill's SERP	Jill's Rabbi Trust
Fair market value	200,000	125,000	187,000	325,000
Type	Qualified plan	Qualified plan	Deferred comp	Deferred comp
Owner	Spouse	Spouse	Spouse	Spouse

Investment Returns	Jill's 401(k) Plan	Jill's Pension Plan	Jill's SERP	Jill's Rabbi Trust
Income rate	5.0%	5.9%	5.9%	5.0%
Taxable income percentage	0.0%	0.0%	0.0%	0.0%
Growth rate	Variable	0.0%	0.0%	4.0%

Contributions	Jill's 401(k) Plan	Jill's Pension Plan	Jill's SERP	Jill's Rabbi Trust
Limitation	401(k)	NA	NA	NA
Contribution	Max	0	0	0
Growth rate	NA	NA	NA	NA
Start year	2018	NA	NA	NA
End year	2026	NA	NA	NA
Outside source percentage	0.0%	NA	NA	NA
Matching contribution percentage	25.0%	NA	NA	NA

Distributions	Jill's 401(k) Plan	Jill's Pension Plan	Jill's SERP	Jill's Rabbi Trust
As a percentage of fair market value	0.0%	100.0%	100.0%	100.0%
Amount	0	0	0	0
Growth rate	NA	0.0%	0.0%	0.0%
Is percentage or amount annual or total	NA	Total - level	Total - level	Total - level
Start year	NA	2027	2027	2027
End year	NA	2055	2036	2036
Offset discretionary distributions with RMDs	NA	NA	NA	NA
Taxable distribution percentage	100.0%	100.0%	100.0%	100.0%

Tax-Deferred Annuity Assumptions

Jack & Jill Flash

Description	Jack's FPDA	Jill's FPDA
Current cash value	55,000	55,000
Investment in the contract	45,000	45,000
Primary annuitant	Jack	Jill

Annuity Premiums	Jack's FPDA	Jill's FPDA
Amount	5,000	5,000
Growth rate	0.0%	0.0%
Start year event	2018	2018
End year event	2025	2026

Investment Returns	Jack's FPDA	Jill's FPDA
Income rate	5.0%	5.0%
Growth rate	4.0%	4.0%
Mortality & expense contract charge	1.00%	1.00%
Inside build-up	8.0%	8.0%

Contract Terms	Jack's FPDA	Jill's FPDA
Percentage of contract annuitized	50.0%	50.0%
Amount used to fund a single-premium fixed annuity	97,272	126,065
Investment in the annuitized portion of contract	42,500	45,000
Age when annuity starts	65	65
Annuity rate per $thousand of premium	100	100
Annuity payment growth rate	0.0%	0.0%
Survivor benefit percentage	50.0%	50.0%
First-year annuity payment	9,727	12,606
Expected return multiple	Tables VI and VIA	Tables VI and VIA
Expected return	220,806	249,608
Exclusion ratio: investment in contract recovered ratably	19.2%	18.0%

Tax-Deferred Annuity Assumptions

Jack & Jill Flash

Calculation of Expected Return with Fixed Annuity	Jack's FPDA	Jill's FPDA
J&S expected return multiple from Table VI	28.3	25.0
Portion of expected return	137,639	157,581
J&S expected return multiple from Table VIA	17.1	14.6
Difference between annuity payments before & after death	4,864	6,303
Portion of expected return	83,167	92,027
Expected return	**220,806**	**249,608**

Calculation of Excludable Amounts with Increasing Annuity	Jack's FPDA	Jill's FPDA
J&S expected return multiple from Table VI	NA	NA
Units paid as a J&S annuity	NA	NA
J&S units anticipated	NA	NA
Single life multiple from Table V	NA	NA
Effective single life annuity units	NA	NA
Single life units anticipated	NA	NA
Total units anticipated	NA	NA
Portion of investment in contract allocable to unit payments	NA	NA
Units payable to primary annuitant during his or her life	NA	NA
Investment in contract allocable annually during primary annuitant's life	**NA**	**NA**
Investment in contract allocable annually during survivor period	**NA**	**NA**

Unmarketable & Personal Property Assumptions

Jack & Jill Flash

Description	ShopRight, Inc.	MSN Enterprises	Rental Properties	25 Breezy Way	Vacation Homes	Other Assets
Fair market value	1,000,000	25,000	1,525,000	850,000	590,000	135,000
Type	S corp	LLC	Real estate	Residence	Residence	Other
Owner	Client	Spouse	TIC	JTWROS	JTWROS	JTWROS

Investment Returns	ShopRight, Inc.	MSN Enterprises	Rental Properties	25 Breezy Way	Vacation Homes	Other Assets
Income rate	5.0%	0.0%	5.0%	0.0%	0.0%	0.0%
Taxable income percentage	100.0%	NA	75.0%	NA	NA	NA
Growth rate	0.0%	0.0%	4.0%	3.0%	6.0%	0.0%

Additions	ShopRight, Inc.	MSN Enterprises	Rental Properties	25 Breezy Way	Vacation Homes	Other Assets
Amount	0	0	0	425,000	0	0
Growth rate	NA	NA	NA	3.0%	NA	NA
Start year	NA	NA	NA	2027	NA	NA
End year	NA	NA	NA	2027	NA	NA
Outside source percentage	NA	NA	NA	0.0%	NA	NA

Dispositions	ShopRight, Inc.	MSN Enterprises	Rental Properties	25 Breezy Way	Vacation Homes	Other Assets
As a percentage of fair market value	100.0%	100.0%	66.7%	100.0%	0.0%	40.0%
Amount	0	0	0	0	0	0
Growth rate	0.0%	0.0%	0.0%	0.0%	NA	0.0%
Is percentage or amount annual or total	Annual	Annual	Annual	Annual	NA	Annual
Start year	2026	2018	2026	2024	NA	2027
End year	2026	2018	2026	2024	NA	2027
Recognized gain percentage	100.0%	100.0%	100.0%	20.0%	NA	100.0%

Sources of Income Assumptions

Jack & Jill Flash

Income Description	Income Category	Income Recipient	Annual Income	Income Growth	Start Year	End Year	Taxable Income %	FICA Status	Survivor Income %
Jack's Salary	Salary	Client	200,000	5%	2018	2025	100.0%	NA	0.0%
Jill's Salary	Salary	Spouse	150,000	10%	2018	2026	100.0%	NA	0.0%
Jill's Bonus	Bonus	Spouse	15,000	10%	2018	2026	100.0%	NA	0.0%
Jack's Director Fees	Director fees	Client	25,000	Inflation	2018	2025	100.0%	Client SE inc	0.0%
Jack's Social Security	Social Security	Client	30,000	Inflation - 1%	2030	2052	85.0%	NA	37.5%
Jill's Social Security	Social Security	Spouse	20,000	Inflation - 1%	2033	2055	85.0%	NA	0.0%

Expense & Debt Assumptions

Jack & Jill Flash

Expense Description	Expense Category	Annual Expense	Expense Growth	Start Year	End Year	Percentage Deductible
Household	Living expense	150,000	Inflation	2018	2055	0.0%
Food & Clothing	Living expense	60,000	Inflation	2018	2055	0.0%
Travel & Entertainment 1	Living expense	35,000	Inflation	2018	2055	0.0%
Travel & Entertainment 2	Living expense	15,000	Inflation	2018	2055	0.0%
Medical Expenses	Medical expense	5,000	Inflation	2018	2055	0.0%
Real Estate Taxes	Real estate tax	20,000	Inflation	2018	2055	100.0%
Auto Taxes	Personal prop tax	1,500	Inflation	2018	2055	100.0%
Various Charities	Charitable gifts	20,000	Inflation	2018	2055	100.0%
Tax Consulting & Prep	Other	5,000	Inflation	2018	2055	0.0%
LTC Insurance Premiums	Other	5,000	Inflation	2018	2055	0.0%
Disability Premiums	Other	2,000	Inflation	2018	2025	0.0%
Jeff's Education	Education costs	15,000	Inflation x 2	2028	2033	0.0%
Jenny's Education	Education costs	10,000	Inflation x 2	2027	2030	0.0%
Billy's Education	Education costs	8,000	Inflation x 2	2018	2033	0.0%
Joe's Education	Education costs	20,000	Inflation x 2	2018	2022	0.0%
Other Gifts	Other gifts	60,000	Inflation	2018	2055	0.0%

Debt Description	Original Loan Balance	Borrowing Year	Remaining Term	Amortization Term	Amortization Method	Interest Rate	Percentage Deductible	Payoff Year
25 Breezy Way	650,000	Existing debt	29	30	Declining balance	6.00%	100.0%	2027
423 Sun Circle	250,000	Existing debt	14	15	Declining balance	6.00%	100.0%	2031
1615 Grove Lane	265,000	Existing debt	29	30	Declining balance	6.00%	100.0%	2046