



# RIGHTPATH™

Investments & Financial Planning, Inc.

## A “What If” Portfolio Comparison

The following table compares estimated results for two sample plans, given different rates of return. The “Client Plan” shows hypothetical results of a typical portfolio. The “What If” plan illustrates how goal achievement may be impacted by tending to investment fundamentals such as proper withdrawal rates, budgeting, tax management, cash flow, asset allocation and rebalancing—thereby increasing the return by nearly 1%.

Of course, attention to these fundamentals does not guarantee that a given plan will help a given client fund 100% of a given goal. However, by creating such a comparison using numbers from your situation, we can help you identify possible shortfalls in your plan and areas where improvements could be made. Naturally, such estimates assume that the costs for the goals are accurate when calculated, returns and other assumptions are valid, and that the client executes the plan as discussed with the advisor.

Goal	Goal Priority and Estimated % of Goal Funded					
	Client Plan			“What If” Plan		
Retirement - Living Expense Inflation Adjusted	#1	100%	★★★★★	#1	100%	★★★★★
Travel	#2	100%	★★★★★	#2	100%	★★★★★
New Automobile Purchase	#3	66%	★★★☆☆	#3	100%	★★★★★
College for Grandchild	#4	0%	☆☆☆☆☆	#4	100%	★★★★★
Safety Margin (Value at End of Plan)	Client Plan			“What If” Plan		
Current dollars:	\$0			\$22,125		
Future dollars:	\$0			\$53,704		
What If...	Client Plan			“What If” Plan		
Hypothetical Average Rate of Return						
During Retirement:						
Total Return:	6.17%			7.15%		
Real Return:	3.17%			4.15%		
Base Inflation Rate (included):	3.00%			3.00%		

### What’s Next?

If you are intrigued by the idea of developing your own “what if” scenarios, contact us today. We can use real-world numbers from your circumstances, current portfolio, and goals to identify ways to help you achieve more in your retirement. **Call us today for assistance with your planning.**