


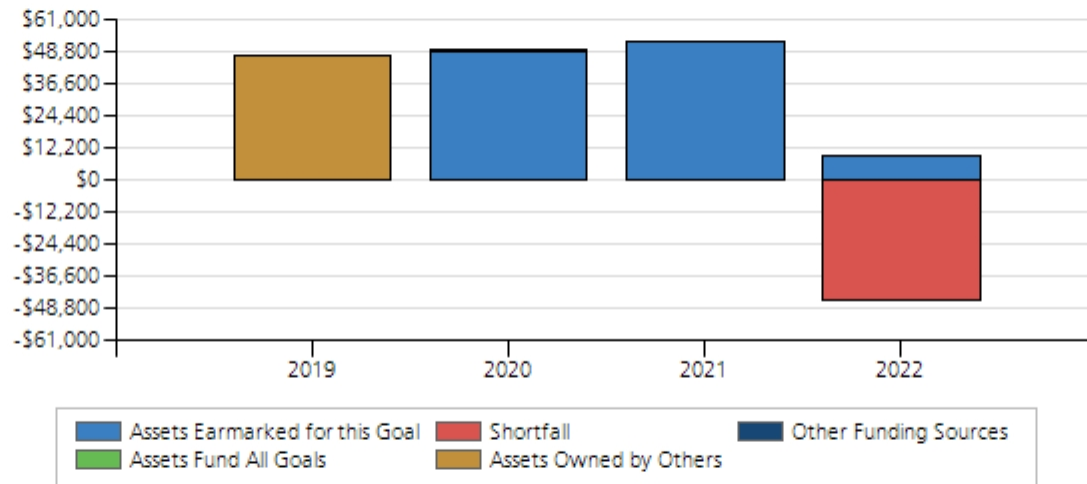
Worksheet Detail - Goal Details

Details of "College - Tim" for Target Portfolio using Average Returns

Goal	Amount	Estimated % of Goal Funded
College - Tim 4 years starting in 2019 Attending The Ohio State University Assets Owned by Others - \$40,000	\$40,279	79% 

You have a Shortfall.

The total shortfall for all years in which you did not have enough money to cover the expenses is \$45,876 in future dollars, or \$33,652 in current dollars.



See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

Details of "College - Tim" for Target Portfolio using Average Returns

Year	Earmarked Assets Only					Goal Expense				Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings	Total Expense	Less Other Funding	Less Others' Assets	Equals Net Expense	For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2016	80,000	0	0	5,712	0	0	0	0	0	0	0	0	0	0	0
2017	85,712	0	0	6,120	0	0	0	0	0	0	0	0	0	0	0
2018	91,832	0	0	6,557	0	0	0	0	0	0	0	0	0	0	0
2019	98,389	0	0	7,025	0	47,029	0	47,029	0	0	0	0	0	0	0
2020	105,414	0	0	4,037	0	49,521	0	649	48,873	48,873	0	0	0	0	0
2021	60,578	0	0	602	0	52,146	0	0	52,146	52,146	0	0	0	0	0
2022	9,034	0	0	0	0	54,910	0	0	54,910	9,034	0	0	0	0	45,876

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.

- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Other Funding includes funds coming from other sources such as scholarships, student loans, college employment or gifts that will help fund an educational goal.
- Others' Assets include Assets not owned by you that will be used to fund an educational goal. Rates of return associated with these assets are detailed on the Information Summary pages and may or may not be consistent with other rates of return defined in this Analysis or consistent with your own risk and return parameters.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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