

Steps for a Worry-free Financial Future

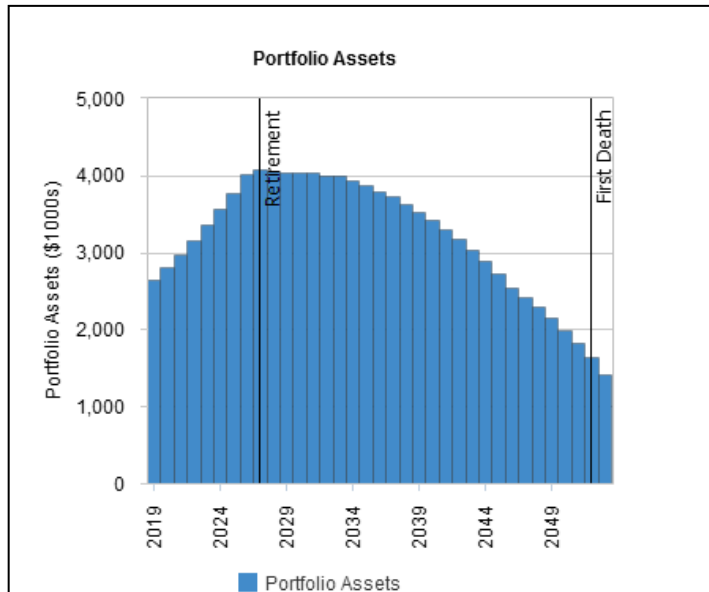


At Lucas Capital we want to provide you with the tools and services you need to prepare for the financial future you envision. We can help you create a personal plan that fits your needs. Organizing your finances can be intimidating, however, we made a simple survey for your convenience. After the questionnaire is complete, we will work with you to develop a strategy you can use to reach your financial goals.

We want to help you understand your financial situation and maximize your wealth, so you can enjoy your retirement. Our goal is to create a plan that you are comfortable with, while working to maintain a long-term relationship with you.

The first plan we create will not be our last. We will update it periodically for your changing goals and life events. Having a full picture also helps us make the right decisions while managing your finances. We understand that your time is valuable, and planning is not what most people would find exciting. However, by preparing now you will minimize the time spent worrying about the future.

With the information you give us, we can create reports that will help you visualize your financial situation and see the potential in your investments. Our interactive Cash Flow Model is one of the features our clients find to be most valuable. With this tool, you can view the many different scenarios and opportunities that may occur. The graph allows you to see your financial future such as when you can retire, how you can finance your child's education, or if you can afford a new vacation home. Preparing for your financial future is now easy and efficient.



Our interactive cash flow model allows you to test various scenarios that you expect will happen to obtain a realistic idea of how your decisions will affect your financial future.

Easy Steps to Your Financial Future

Ask

Start by answering our short questionnaire so we can better understand your financial situation and how we can best meet your needs.

“When can I retire?”

“Can I afford to buy a new car?”

“How can I finance my vacation expenses?”

Questionnaire

What assets do you currently own?

- Investments at Lucas Capital and at other financial institutions
- Pension Plans, 401(k)s and incentive plans through your employer
- Primary Home, other properties and mortgages

What are your sources of income?

- Salary, bonus expectation, stock/option incentive programs
- Business income
- Rental properties
- Trusts and other income sources

What are your main expenditures?

- Housing expenses, mortgage, taxes, utilities, maintenance
- Vacation, club expenses
- Operating expenses for vacation houses
- Taxes: real estate, income
- Health care – current and future
- All spending captured based on current activities and projected in future

Plan

We use many tools to help you create a plan that will lead you to the financial freedom and retirement you envision.

Personal Balance sheet:

All of your investments, assets, and debts conveniently on one statement will allow you to easily see your current financial state.

Balance Sheet

Base Facts as of June 5, 2018

Prepared for Harold and Jennifer Potter

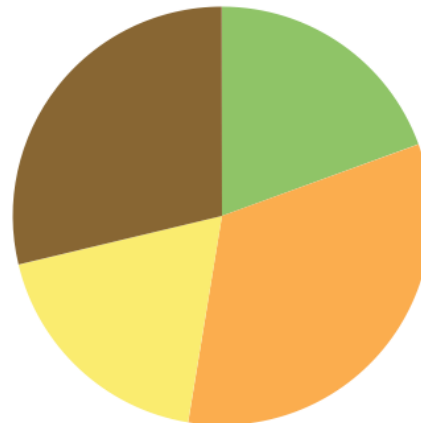
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The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Assets	Harold	Jennifer	Joint - ROS	Total
Joint Account	--	--	\$676,950	\$676,950
Harold's 401(k)	1,153,512	--	--	1,153,512
Jenny's Roth IRA	--	650,000	--	650,000
Primary Residence	--	--	1,000,000	1,000,000
Total Assets:	1,153,512	650,000	1,676,950	3,480,462
Liabilities	Harold	Jennifer	Joint - ROS	Total
Home Mortgage	--	--	(\$200,000)	(\$200,000)
Total Liabilities:	0	0	(200,000)	(200,000)
Total Net Worth:	\$1,153,512	\$650,000	\$1,476,950	\$3,280,462

Breakdown by Asset Type - Current Year (2018)



■ Taxable Investments (19.45%)
 ■ Qualified Retirement (33.14%)
 ■ Roth IRAs (18.68%)
 ■ Real Estate (28.73%)

Asset Allocation:

We will produce a chart that depicts your personal holdings, to ensure that your assets are appropriately diversified.

Cash Flow Shows Your Financial Future:

Your future income, expenses, and investments are projected according to our assumptions and will help you understand how your portfolio is expected to change over time based on various decisions.

Cash Flow

Base Facts (All Years)

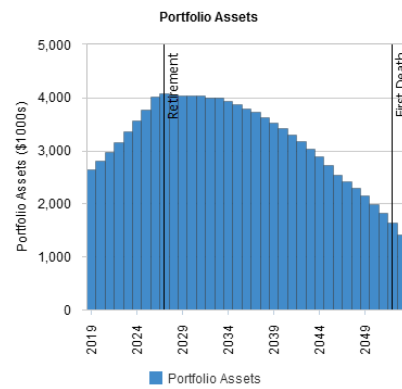
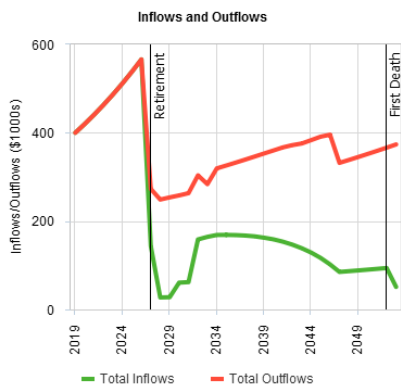
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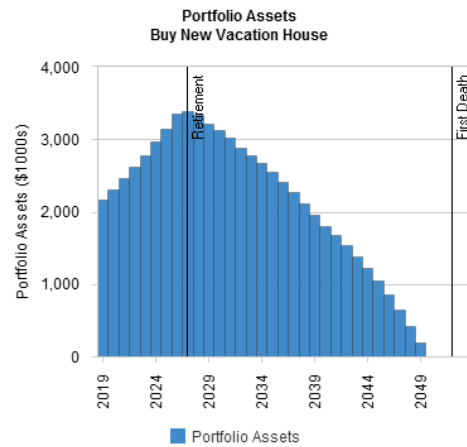
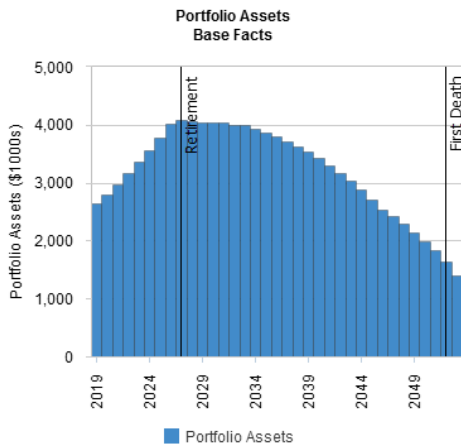
The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the Base Facts, your portfolio assets will last through at least 2053 (age 91/90).



View Different Financial Scenarios:

We can customize graphs showing your projected finances to gain an understanding of how different decisions will affect your future.



Retire

You can live comfortably without having to stress about your financial future.

Resource Usage Throughout Retirement:

Planning now can help maximize your wealth so you can be confident in your expectations and comfortable with your plans.

Over the course of your retirement years, you can expect total costs of **\$9,010,153**. During this time, you will have total retirement inflows of **\$3,176,025**. At the start of retirement in **2027**, your projected portfolio assets will be **\$4,008,035**. Desired assets remaining at death are **\$0**.

At the end of retirement in **2053**, you are projected to have a **surplus** of **\$1,403,891**.

SUMMARY	
Cost of Retirement	\$9,010,153
Retirement Inflows	\$3,176,025
Supplemental Withdrawals	\$5,834,128
Funding Surplus	\$1,403,891
Unfunded Years	0

The table depicts the inflows and outflows of your assets over the span of your retirement, which allows you to see how your future will be funded.



Year	Age	Income Flows	Investment Income	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2027	65/64	\$143,777	\$0	\$0	\$143,777	\$272,884	\$272,884	(\$129,107)	\$4,079,329
2028	66/65	27,144	0	0	27,144	248,729	248,729	(221,585)	4,061,710
2029	67/66	27,687	0	0	27,687	253,669	253,669	(225,982)	4,038,814
2030	68/67	60,639	0	0	60,639	258,134	258,134	(197,495)	4,043,259
2031	69/68	61,852	0	0	61,852	263,223	263,223	(201,371)	4,044,051
2032	70/69	63,089	0	95,373	158,462	303,495	303,495	(145,033)	4,005,848
2033	71/70	64,351	0	99,944	164,295	283,693	283,693	(119,398)	3,986,798
2034	72/71	65,638	0	102,949	168,587	319,380	319,380	(150,793)	3,932,396
2035	73/72	66,950	0	101,762	168,712	325,809	325,809	(157,097)	3,870,156
2036	74/73	68,289	0	100,014	168,303	332,422	332,422	(164,119)	3,799,531
2037	75/74	69,655	0	97,608	167,263	339,152	339,152	(171,889)	3,720,010
2038	76/75	71,048	0	94,432	165,480	346,048	346,048	(180,568)	3,631,011
2039	77/76	72,469	0	89,923	162,392	352,992	352,992	(190,600)	3,532,038
2040	78/77	73,918	0	84,786	158,704	359,875	359,875	(201,171)	3,422,683
2041	79/78	75,397	0	78,014	153,411	366,866	366,866	(213,455)	3,302,348
2042	80/79	76,905	0	69,832	146,737	371,945	371,945	(225,208)	3,172,426
2043	81/80	78,443	0	60,118	138,561	375,653	375,653	(237,092)	3,033,838
2044	82/81	80,012	0	48,696	128,708	383,303	383,303	(254,595)	2,882,239
2045	83/82	81,612	0	35,034	116,646	391,094	391,094	(274,448)	2,716,869
2046	84/83	83,244	0	18,718	101,962	395,565	395,565	(293,603)	2,540,391
2047	85/84	84,909	0	0	84,909	331,795	331,795	(246,886)	2,420,525
2048	86/85	86,607	0	0	86,607	338,411	338,411	(251,804)	2,289,747
2049	87/86	88,339	0	0	88,339	345,159	345,159	(256,820)	2,147,414
2050	88/87	90,106	0	0	90,106	352,042	352,042	(261,936)	1,992,849
2051	89/88	91,908	0	0	91,908	359,063	359,063	(267,155)	1,825,336
2052	90/89	93,746	0	0	93,746	366,224	366,224	(272,478)	1,644,125
2053	91/90	51,088	0	0	51,088	373,528	373,528	(322,440)	1,403,891
Totals		\$1,998,822	\$0	\$1,177,203	\$3,176,025	\$9,010,153	\$9,010,153		