



REGAL

FINANCIAL GROUP

Integrity + Innovation + Independence

COLLEGE SAVINGS ASSESSMENT

Report Prepared for:

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College Savings

Your Basic Data

Years until matriculation	years
Current college savings :	\$
Current income:	\$
Expected annual contribution:	%
Expected rate on contribution increase:	% per year

Your College Savings Portfolio Details

Broad Asset Allocation



- Stocks
- Bonds
- Cash

Detailed Stock Allocation

- Large U.S. Stocks
- Mid & Small U.S. Stocks
- Foreign Stocks

Expected rate of return on bonds: %
Expected rate of return on cash %
Total expected investment expenses: %

COLLEGE SAVINGS ACCUMULATION STRATEGY

- Maintain Current Allocation Until Matriculation
- Glidepath - final equity allocation = %

COLLEGE SAVINGS APPLICATION RESULTS SUMMARY

How to Use Nest Egg Guru's College Savings Application

Nest Egg Guru believes providing a range of results is more realistic and instructive for college savings planning than generating a single projected value derived from an expected annual rate of return estimate. In the real world, investment returns are not constant from one year to the next, so families should account for the possibility of negative return years in their planning, especially as the matriculation date approaches. The 5,000 simulations that are generated in this analysis represent a broad range of potential outcomes.

Users of this app are encouraged to **evaluate college savings preparedness by considering the results that lie between the 50% (median) and 1% result values.** This range is intended to provide a reasonable estimate of where the user's portfolio value may fall in the event that future returns turn out to be less robust than the historical norm. This is consistent with Nest Egg Guru's belief that people should approach college and retirement planning from the perspective of "hope for the best, but prepare for the worst". While future investment returns are inherently unpredictable, **users are encouraged to explore how changing the various inputs that are within their control may impact their results.**

Nest Egg Guru's College Savings App may be particularly useful for families who utilize 529 college savings plans, but may be applied other education funding portfolios as well. Users should be aware that the greater their real world portfolio differs from the allocation models illustrated in this application, the less useful/applicable the results may be.

Based upon an initial contribution rate of per year and an expected contribution increase rate of % per year, your total contributions to your college saving portfolio are projected to be:

\$

This is the total projected amount you will contribute to the portfolio from now until matriculation.

In the top 20% of the simulation results (80th percentile), the value of your college savings nest egg over the years period grew to:

\$

While it is nice to envision such growth, the best simulation results represent extremely favorable, and, likely, unrealistic investment environments. Nest Egg Guru users are instead encouraged to focus on how their portfolios may perform under less rosy investment conditions (i.e., plan for the worst, hope for the best).

In the median (50th percentile) result, the value of your college savings nest egg over the years period grew to:

\$

In the worst of the 5,000 simulations, the value of your college savings nest egg over the years period was only:

\$

It is important to understand that this result may represent investment performance that is worse than any period over the 45 year period from which the sample data were derived. However, it is useful in establishing a baseline for planning for your future in the event that investment conditions in the years ahead turn out to be unusually difficult.

COMPLETE SIMULATION RESULTS – PROJECTED NEST EGG VALUES AT MATRICULATION

Because Nest Egg Guru understands that people absorb and interpret information in varying ways, the complete simulation results are presented in two different graphical formats and in table form. The dollar amounts represent the nest egg values at each of the illustrated simulation percentiles.

Simulation Percentile	Nest Egg Value
80%	\$
60%	\$
Median	\$
40%	\$
20%	\$
10%	\$
5%	\$
1%	\$
Worst	\$

IMPORTANT DISCLOSURES:

The simulation results produced by Nest Egg Guru's calculators are hypothetical in nature, do not reflect actual investment results, and provide no assurance of future returns. Instead, these calculators are intended as educational tools to help users generally assess their retirement planning preparedness and to help them understand how changing the various inputs that are within their control may impact the results. While Nest Egg Guru believes the information presented may be instructive in helping users plan for retirement, it is important to understand that no calculator is a crystal ball and that the calculators are not intended to predict future returns.

Similarly, it is important to understand the limitations of this or any other retirement calculator application. First, while considerable thought has gone into designing portfolio models that realistically represent individual investor experiences, the degree to which the index models used in Nest Egg Guru differ from the actual users' portfolios may affect the applicability of the results. Second, the choice of indices and the time periods from which the monthly index return data were sampled may have a significant effect on the outcomes and might produce different results if different indices and/or time periods were chosen. Third, because Nest Egg Guru's results are derived from random sampling of historical monthly returns data, there is an underlying assumption that future returns will at least be somewhat similar to what they have been in the recent past. Fourth, users should be aware that, as with all simulation-based calculators, results may vary from one simulation to the next and over time. Lastly, while Nest Egg Guru believes the methodology chosen in this calculator has certain advantages, other calculators using different methodologies may produce different results.

The 5,000 simulation results presented herein were produced using a sampling methodology called "bootstrapping". The simulations were generated from monthly equity index return data from 1970-2013. The S&P 500 Index is employed as the proxy for large cap U.S. Stocks, international stocks are represented by the MSCI EAFE Index, and small and mid-cap stocks are represented by the Russell 2000 Index. Nest Egg Guru also holds monthly index data for the Merrill Lynch U.S. Corporate Bond Index, 10-year treasuries, and one year treasuries. However, as noted on the inputs page, the option to include these indices has been intentionally suppressed in the current low interest rate environment.

The Nest Egg Guru calculators are made available to you as educational tools for your independent use and are not intended as a substitute for professional retirement planning guidance or advice. While it is hoped that these tools help you identify important factors to consider in planning your retirement, for specific portfolio guidance, users are encouraged to consult with a trusted financial planning professional.

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