



Prosperity
E N G I N E

Financial Plan
for John & Jane Doe

This package includes the following documents:
The Estate Directory, a Wealth Summary with details, a Risk Summary with details,
and Reference Data detailing investments and revenue properties.

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Prosperity
ENGINE

Prepared for John & Jane Doe

Estate Directory

Compiled By Eric Petersen on

May 23, 2016

This directory contains valuable estate information to assist in locating relatives, friends, advisors, assets and important papers.

Estate Directory

The Purpose of the Estate Directory

The Estate Directory is designed to help you organize critical personal information to be used at a time when it will be needed the most. Documenting this data now will prepare others to assist with your affairs in the event of a severe disability or death.

The Estate Directory will help to quickly locate the important people in your life, as well as your important personal documents, at a time when things are very complicated.

The benefit of this type of advance planning is enormous, and people who might ordinarily be overlooked may be contacted immediately.

Please be accurate and thorough when completing these details. When the time comes to use this guide in assisting others with your affairs, you may not be able to provide any input.

This directory should be left with a person you trust, and its where about should be identified on a card you can carry with you at all times.

In case of an emergency, the primary contacts are:

Full name of Key Personal Contact	<u>Jeffery Doe</u>
Address	<u>12345 67 Avenue, Edmonton, Alberta T0T 0T0</u>
Phone (bus)	<u>780-555-8754</u>
Phone (res)	<u>780-555-9214</u>
Email	<u>jeffery@thedoefamily.ca</u>
Full name of Key Financial Professional	<u>Eric Ejnar Petersen</u>
Address	<u>1-10654 82 Avenue, Edmonton, AB T6E 2A7</u>
Phone (bus)	<u>780.266.0003</u>
Phone (res)	<u>780.266.0003</u>
Email	<u>eric@prosperityengine.ca</u>

Personal Information

Full name	John Reuben Doe
Birthdate	Thursday, June 20, 1957
Birthplace	Edmonton, Alberta
Social Insurance Number	999-999-999
Address (res)	16 Winding Road
Phone (res)	780-555-2121
Employer Company Name	Doe Enterprises International Ltd.
Address (bus)	17025 116 Street, Edmonton, Alberta T0T 0T0
Phone (bus)	780-555-8733
Key contact person at work	Sally Field
Title	HR Administrator
Group plan number	9856621335H

Spouse/Partner Full Name	Jane Taylor Doe
Birthdate	Thursday, December 2, 1965
Birthplace	Niagra-on-the-Lake, Ontario
Social Insurance Number	999-999-999
Address (res)	16 Winding Road
Phone (res)	780-555-2121
Employer Company Name	Jane Doe Professional Corporation
Address (bus)	#6500, 10112 100 Ave, Edmonton, Alberta
Phone (bus)	780-555-1002
Key contact person at work	Derek Mason
Title	Medical Doctor - Managing Partner
Group plan number	DC0005686

Childs Name	Birthdate	Gender
Jeff Doe	Tuesday, August 8, 1989	Male
Jackie Doe	Sunday, September 12, 1993	Female
Julia Doe-Prichett	Sunday, January 1, 1995	Female

Relatives to Notify

Relatives will normally notify each other very quickly in the event of an emergency. Simply list the few key relatives from each side of the family who will automatically notify other relatives.

Name Jeff Doe
 Relationship Son to John
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name Jackie Doe
 Relationship Daughter to John & Jane
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name Julia Doe-Pritchett
 Relationship Daughter to John & Jane
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name Marvin Doe
 Relationship Father to John
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name Ellenor Doe
 Relationship Mother to John
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name Charity Duplesis
 Relationship Mother to Jane
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name Sally Renfrew
 Relationship Sister to Jane
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name _____
 Relationship _____
 Address _____
 Phone (res) _____
 Phone (bus) _____

People to Notify

The following pages will take more time, but are critical. List friends and acquaintances who are meaningful to you. Many of these people may otherwise be overlooked in the event of an emergency notification. Review your personal phone directories (club, place of worship, greeting card list, business and other records).

Name ---
 Relationship Family Friend
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name ---
 Relationship Cousin
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name ---
 Relationship Neighbor
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name ---
 Relationship Fellow Board Member
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name ---
 Relationship Business Partner
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name ---
 Relationship Fitness Coach
 Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
 Phone (res) 780-555-8754
 Phone (bus) 780-555-9214

Name _____
 Relationship _____
 Address _____
 Phone (res) _____
 Phone (bus) _____

Advisors to Notify

Key Legal Advisor

Name Brent Saville - Standard Law Partners LLP.
Relationship Legal Advisor
Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
Phone 780-555-8754
Email 780-555-9214

Key Financial Advisor

Name Eric Petersen - Prosperity Engine Inc.
Relationship Financial Advisor
Address 1-10654 82 Avenue, Edmonton, AB T6E 2A7
Phone 780.266.0003
Email eric@prosperityengine.ca

Life Insurance Professional

Name Eric Petersen - Prosperity Engine Inc.
Relationship Insurance Advisor
Address 1-10654 82 Avenue, Edmonton, AB T6E 2A7
Phone 780.266.0003
Email eric@prosperityengine.ca

Home and Auto Insurance Agent

Name Jennifer McAlister
Relationship General Ins. Advisor
Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
Phone 780-555-8754
Email 780-555-9214

Investment Advisor

Name Eric Petersen - Prosperity Engine Inc.
Relationship Investment Advisor
Address 1-10654 82 Avenue, Edmonton, AB T6E 2A7
Phone 780.266.0003
Email eric@prosperityengine.ca

Accounting/Tax Advisor

Name Alan Capman - General Accounting Inc.
Relationship Chartered Accountant
Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
Phone 780-555-8754
Email 780-555-9214

Bank Manager

Name Seth Meyers - Royal Bank of Canada
Relationship Branch Manager
Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
Phone 780-555-8754
Email 780-555-9214

Key People to Notify

Spiritual Advisor

Name Bridget Parslow
Relationship Spiritual Leader
Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
Phone (res) 780-555-8754
Phone (bus) 780-555-9214

Executor

Name Jeffery Doe
Relationship Brother to John
Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
Phone (res) 780-555-8754
Phone (bus) 780-555-9214

Children's Guardian

Name Jeffery Doe
Relationship Brother to John
Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
Phone (res) 780-555-8754
Phone (bus) 780-555-9214

Alternate Guardian

Name Sally Renfrew
Relationship Sister to Jane
Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
Phone (res) 780-555-8754
Phone (bus) 780-555-9214

Doctor

Name Agnes Holman
Relationship General Practitioner
Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
Phone (res) 780-555-8754
Phone (bus) 780-555-9214

Dentist

Name Calvin Chancellor
Relationship Dentist
Address 12345 67 Avenue, Edmonton, Alberta T0T 0T0
Phone (res) 780-555-8754
Phone (bus) 780-555-9214

Additional Contact

Name _____
Relationship _____
Address _____
Phone (res) _____
Phone (bus) _____

Location of Documents

Filing systems for important documents and information are often designed to suit personal needs and are not necessarily clear to another person. We recommend you consolidate all documents into one place at each location. This will simplify the details for any person who is helping out on your behalf.

Documents in my home are located	Office filing cabinet under Financial
Documents in my office are located	Office filing cabinet under Personal Financial Documents
My safety deposit box is located	Canadian Credit Union, Downtown Central Branch Box #2459 Secondary key and authorization is held by my brother Jeffery Doe

Use one of the three locations detailed above to identify the location of the following documents. "Other" might refer to a key person already listed on previous pages.

	A - Home	B - Office	C - Safety Deposit Box	D - Other	
My current will dated: <u>July 18, 2015</u>	✓	✓	✓	✓	Standard Law Partners
Spouse/partners will: <u>July 18, 2015</u>	✓	✓	✓	✓	Standard Law Partners
Income tax returns	✓	✓	✓	✓	General Accounting Inc.
Marriage documents	✓		✓	✓	Standard Law Partners
Birth certificates/citizenship papers	✓		✓		
Business agreements	✓	✓	✓	✓	Standard Law Partners
Bank pass books	✓				
Investment certificates/stocks/bonds	✓	✓		✓	Prosperity Engine Inc.
Deeds and other real estate documents	✓		✓		
Outstanding loans/creditor documents	✓				
Funeral arrangement documents	✓	✓	✓	✓	Standard Law Partners
Life Insurance policies	✓			✓	Prosperity Engine Inc.
All other insurance policies	✓	✓		✓	Prosperity Engine Inc.
Credit cards/personal valuables	✓		✓		

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Prepared for John & Jane Doe

Wealth Management

Compiled By Eric Petersen on

May 23, 2016

The Wealth Management plan will outline your goals and aspirations. It provides a guideline in your journey to acquire, build and manage your wealth.

Wealth Management Summary

Investment Portfolio Snapshot

Current Value of Investment Assets	\$ 4,161,000
Remaining Liabilities	<u>\$ 334,000</u>
Capital Needed for Required Retirement Income	<u>\$ 8,075,380</u>
<i>Monthly Income that your current Capital could generate today (adjusted to adapt to inflation)</i>	<u>\$ 15,290</u>
<i>Length of time your current Capital could last at your required retirement income</i>	<u>14.2 Years</u>

Retirement Goals and Aspirations

Calculating your Benchmarks Your current age is **51** .

You plan to retire at age **65** with a retirement that will last **20** years. You have indicated that your monthly retirement income (generally 70% of current income) needs to be **\$26,000** per month † . Inflation rate of **3.00%** each year.

Retirement Savings

Your goals indicate that you **need** an annual income of **\$ 312,000** in today's dollars in your first year of retirement. Assuming an annual inflation rate of **3.00%** this translates to **\$ 486,086** in future dollars.

To meet your needs through **20** years of retirement, you will need to accumulate **\$ 8,075,380** by the time you retire. Under your current savings plan, you have a shortfall of **\$ 119,321** . Monthly contributions of **\$ 460.80** or annual contributions of **\$ 5,530** at your target annual compounded growth rate of **5.0%** will be necessary to meet this retirement goal.

† Indicates that the value is in today's dollars and is not inflated.

Funding for Retirement (Needs)

Assumptions

Projected Annual Needs	\$	312,000.00
Growth Rate		5.00%
Conserve Rate		5.00%
Inflation Rate		3.00%
Your Age		51
Retirement Age		65
Retirement Length		20
Annual Needs at Retirement (with inflation)	\$	486,085.83
Current Investment Portfolio Value	\$	3,827,000.00
Current Investment Portfolio Value (at retirement age)	\$	7,956,058.14
Portfolio Balance Needed at Retirement	\$	8,075,379.63
Annual Payment to Reach Balance	\$	5,529.63
Monthly Payment to Reach Balance	\$	460.80

Schedule of Retirement Funding

Age	Balance	Annual Contrib	Grow	Year-end Balance
51	\$ 3,827,000.00	\$ 5,529.63	5%	\$ 4,023,879.63
52	\$ 4,023,879.63	\$ 5,529.63	5%	\$ 4,230,603.24
53	\$ 4,230,603.24	\$ 5,529.63	5%	\$ 4,447,663.04
54	\$ 4,447,663.04	\$ 5,529.63	5%	\$ 4,675,575.82
55	\$ 4,675,575.82	\$ 5,529.63	5%	\$ 4,914,884.24
56	\$ 4,914,884.24	\$ 5,529.63	5%	\$ 5,166,158.08
57	\$ 5,166,158.08	\$ 5,529.63	5%	\$ 5,429,995.62
58	\$ 5,429,995.62	\$ 5,529.63	5%	\$ 5,707,025.03
59	\$ 5,707,025.03	\$ 5,529.63	5%	\$ 5,997,905.91
60	\$ 5,997,905.91	\$ 5,529.63	5%	\$ 6,303,330.84
61	\$ 6,303,330.84	\$ 5,529.63	5%	\$ 6,624,027.01
62	\$ 6,624,027.01	\$ 5,529.63	5%	\$ 6,960,757.99
63	\$ 6,960,757.99	\$ 5,529.63	5%	\$ 7,314,325.52
64	\$ 7,314,325.52	\$ 5,529.63	5%	\$ 7,685,571.42
65	\$ 7,685,571.42	\$ 5,529.63	5%	\$ 8,075,379.63
66	\$ 8,075,379.63	\$ 5,529.63	5%	\$ 8,484,678.24
67	\$ 8,484,678.24	\$ 5,529.63	5%	\$ 8,914,441.78
68	\$ 8,914,441.78	\$ 5,529.63	5%	\$ 9,365,693.50
69	\$ 9,365,693.50	\$ 5,529.63	5%	\$ 9,839,507.81
70	\$ 9,839,507.81	\$ 5,529.63	5%	\$ 10,337,012.83
71	\$ 10,337,012.83	\$ 5,529.63	5%	\$ 10,859,393.10
72	\$ 10,859,393.10	\$ 5,529.63	5%	\$ 11,407,892.38
73	\$ 11,407,892.38	\$ 5,529.63	5%	\$ 11,983,816.63
74	\$ 11,983,816.63	\$ 5,529.63	5%	\$ 12,588,537.10
75	\$ 12,588,537.10	\$ 5,529.63	5%	\$ 13,223,493.58
76	\$ 13,223,493.58	\$ 5,529.63	5%	\$ 13,890,197.89
77	\$ 13,890,197.89	\$ 5,529.63	5%	\$ 14,590,237.42
78	\$ 14,590,237.42	\$ 5,529.63	5%	\$ 15,325,278.92
79	\$ 15,325,278.92	\$ 5,529.63	5%	\$ 16,097,072.49
80	\$ 16,097,072.49	\$ 5,529.63	5%	\$ 16,907,455.75
81	\$ 16,907,455.75	\$ 5,529.63	5%	\$ 17,758,358.17
82	\$ 17,758,358.17	\$ 5,529.63	5%	\$ 18,651,805.71
83	\$ 18,651,805.71	\$ 5,529.63	5%	\$ 19,589,925.62
84	\$ 19,589,925.62	\$ 5,529.63	5%	\$ 20,574,951.53
85	\$ 20,574,951.53	\$ 5,529.63	5%	\$ 21,609,228.74
86	\$ 21,609,228.74	\$ 5,529.63	5%	\$ 22,695,219.81
87	\$ 22,695,219.81	\$ 5,529.63	5%	\$ 23,835,510.43
88	\$ 23,835,510.43	\$ 5,529.63	5%	\$ 25,032,815.58
89	\$ 25,032,815.58	\$ 5,529.63	5%	\$ 26,289,985.99
90	\$ 26,289,985.99	\$ 5,529.63	5%	\$ 27,610,014.92
91	\$ 27,610,014.92	\$ 5,529.63	5%	\$ 28,996,045.30
92	\$ 28,996,045.30	\$ 5,529.63	5%	\$ 30,451,377.19
93	\$ 30,451,377.19	\$ 5,529.63	5%	\$ 31,979,475.68
94	\$ 31,979,475.68	\$ 5,529.63	5%	\$ 33,583,979.10
95	\$ 33,583,979.10	\$ 5,529.63	5%	\$ 35,268,707.68
96	\$ 35,268,707.68	\$ 5,529.63	5%	\$ 37,037,672.70

Schedule of Investment Use in Retirement

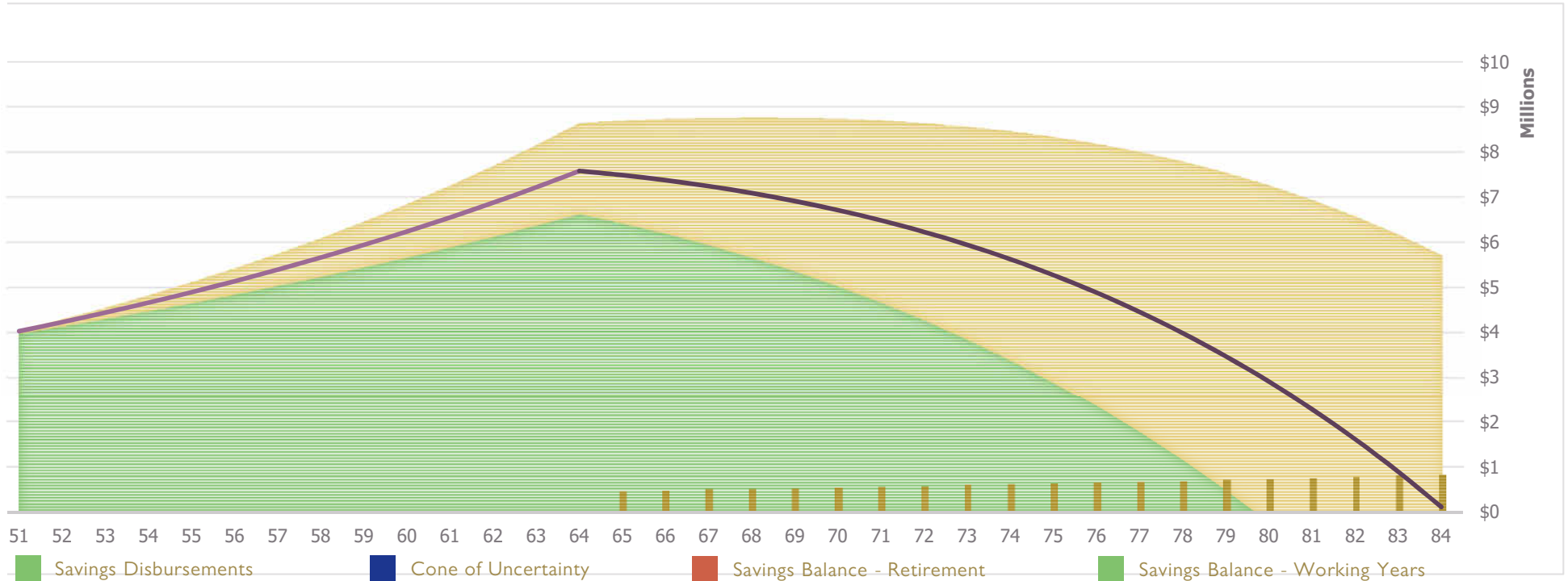
Balance	Spending	Rate	Year-End Balance	OAS	CPP
65 \$ 8,075,379.63	\$ 486,085.83	5%	\$ 7,993,062.77		
66 \$ 7,993,062.77	\$ 500,668.41	5%	\$ 7,892,047.50		
67 \$ 7,892,047.50	\$ 515,688.46	5%	\$ 7,770,961.42		
68 \$ 7,770,961.42	\$ 531,159.12	5%	\$ 7,628,350.37		
69 \$ 7,628,350.37	\$ 547,093.89	5%	\$ 7,462,674.00		
70 \$ 7,462,674.00	\$ 563,506.71	5%	\$ 7,272,301.00		
71 \$ 7,272,301.00	\$ 580,411.91	5%	\$ 7,055,504.14		
72 \$ 7,055,504.14	\$ 597,824.26	5%	\$ 6,810,455.09		
73 \$ 6,810,455.09	\$ 615,758.99	5%	\$ 6,535,218.85		
74 \$ 6,535,218.85	\$ 634,231.76	5%	\$ 6,227,748.03		
75 \$ 6,227,748.03	\$ 653,258.71	5%	\$ 5,885,876.72		
76 \$ 5,885,876.72	\$ 672,856.48	5%	\$ 5,507,314.08		
77 \$ 5,507,314.08	\$ 693,042.17	5%	\$ 5,089,637.61		
78 \$ 5,089,637.61	\$ 713,833.43	5%	\$ 4,630,286.06		
79 \$ 4,630,286.06	\$ 735,248.44	5%	\$ 4,126,551.92		
80 \$ 4,126,551.92	\$ 757,305.89	5%	\$ 3,575,573.63		
81 \$ 3,575,573.63	\$ 780,025.07	5%	\$ 2,974,327.24		
82 \$ 2,974,327.24	\$ 803,425.82	5%	\$ 2,319,617.78		
83 \$ 2,319,617.78	\$ 827,528.59	5%	\$ 1,608,070.08		
84 \$ 1,608,070.08	\$ 852,354.45	5%	\$ 836,119.13		
85 \$ 836,119.13	\$ 877,925.09	5%	\$ 0.00		
86 \$ 0.00	\$ 0.00	5%	\$ 0.00		
87 \$ 0.00	\$ 0.00	5%	\$ 0.00		
88 \$ 0.00	\$ 0.00	5%	\$ 0.00		
89 \$ 0.00	\$ 0.00	5%	\$ 0.00		
90 \$ 0.00	\$ 0.00	5%	\$ 0.00		
91 \$ 0.00	\$ 0.00	5%	\$ 0.00		
92 \$ 0.00	\$ 0.00	5%	\$ 0.00		
93 \$ 0.00	\$ 0.00	5%	\$ 0.00		
94 \$ 0.00	\$ 0.00	5%	\$ 0.00		
95 \$ 0.00	\$ 0.00	5%	\$ 0.00		
96 \$ 0.00	\$ 0.00	5%	\$ 0.00		
97 \$ 0.00	\$ 0.00	5%	\$ 0.00		
98 \$ 0.00	\$ 0.00	5%	\$ 0.00		
99 \$ 0.00	\$ 0.00	5%	\$ 0.00		
100 \$ 0.00	\$ 0.00	5%	\$ 0.00		
101 \$ 0.00	\$ 0.00	5%	\$ 0.00		
102 \$ 0.00	\$ 0.00	5%	\$ 0.00		
103 \$ 0.00	\$ 0.00	5%	\$ 0.00		
104 \$ 0.00	\$ 0.00	5%	\$ 0.00		
105 \$ 0.00	\$ 0.00	5%	\$ 0.00		
106 \$ 0.00	\$ 0.00	5%	\$ 0.00		
107 \$ 0.00	\$ 0.00	5%	\$ 0.00		
108 \$ 0.00	\$ 0.00	5%	\$ 0.00		
109 \$ 0.00	\$ 0.00	5%	\$ 0.00		
110 \$ 0.00	\$ 0.00	5%	\$ 0.00		
111 \$ 0.00	\$ 0.00	5%	\$ 0.00		
112 \$ 0.00	\$ 0.00	5%	\$ 0.00		
113 \$ 0.00	\$ 0.00	5%	\$ 0.00		
114 \$ 0.00	\$ 0.00	5%	\$ 0.00		
115 \$ 0.00	\$ 0.00	5%	\$ 0.00		

Retirement Planner

CONGRATULATIONS!

At age 84, you will have a savings balance of

\$114,012.



Input

TIP: Replace the sample data provided below with your own to calculate retirement age and savings.

Now

Your Current Age	51
Annual Income (\$)	312,000
Annual Inflation and income Increases (%)	3.00%
Retirement Savings Balance (\$)	#####
Annual Savings Amount (\$)	0
Annual Savings Increases (%)	0.00%
Investment Return (%)	5.00%

At Retirement

Annual Pension Benefit (\$)	0
Annual Pension Benefit Increases (%)	0.00%
Desired Retirement Age	65
Number of Years of Retirement Income	20
Income Replacement (%)	#####
Investment Return (%)	5.00%

Uncertainty

Investment Return Uncertainty (%)	2.00%
Annual Savings Amount Uncertainty (%)	0.00%
Annual Savings Increases Uncertainty (%)	0.00%
Annual Pension Benefit Amount Uncertainty (%)	0.00%
Annual pension benefit increases Uncertainty (%)	0.00%

Chart Details

Age	Salary	Balance	Interest	Yearly Savings	Desired Retirement Income	Pension Income	Year Ending Balance
51	\$312,000	\$3,827,000	\$191,350	\$0	\$0	\$0	\$4,018,350
52	\$321,360	\$4,018,350	\$200,918	\$0	\$0	\$0	\$4,219,268
53	\$331,001	\$4,219,268	\$210,963	\$0	\$0	\$0	\$4,430,231
54	\$340,931	\$4,430,231	\$221,512	\$0	\$0	\$0	\$4,651,742
55	\$351,159	\$4,651,742	\$232,587	\$0	\$0	\$0	\$4,884,330
56	\$361,694	\$4,884,330	\$244,216	\$0	\$0	\$0	\$5,128,546
57	\$372,544	\$5,128,546	\$256,427	\$0	\$0	\$0	\$5,384,973
58	\$383,721	\$5,384,973	\$269,249	\$0	\$0	\$0	\$5,654,222
59	\$395,232	\$5,654,222	\$282,711	\$0	\$0	\$0	\$5,936,933
60	\$407,089	\$5,936,933	\$296,847	\$0	\$0	\$0	\$6,233,780
61	\$419,302	\$6,233,780	\$311,689	\$0	\$0	\$0	\$6,545,469
62	\$431,881	\$6,545,469	\$327,273	\$0	\$0	\$0	\$6,872,742
63	\$444,837	\$6,872,742	\$343,637	\$0	\$0	\$0	\$7,216,379
64	\$458,183	\$7,216,379	\$360,819	\$0	\$0	\$0	\$7,577,198
65	\$0	\$7,577,198	\$378,860	\$0	\$471,928	\$0	\$7,484,130
66	\$0	\$7,484,130	\$374,207	\$0	\$486,086	\$0	\$7,372,251
67	\$0	\$7,372,251	\$368,613	\$0	\$500,668	\$0	\$7,240,195
68	\$0	\$7,240,195	\$362,010	\$0	\$515,688	\$0	\$7,086,516
69	\$0	\$7,086,516	\$354,326	\$0	\$531,159	\$0	\$6,909,683
70	\$0	\$6,909,683	\$345,484	\$0	\$547,094	\$0	\$6,708,073
71	\$0	\$6,708,073	\$335,404	\$0	\$563,507	\$0	\$6,479,970
72	\$0	\$6,479,970	\$323,999	\$0	\$580,412	\$0	\$6,223,557
73	\$0	\$6,223,557	\$311,178	\$0	\$597,824	\$0	\$5,936,910
74	\$0	\$5,936,910	\$296,846	\$0	\$615,759	\$0	\$5,617,997
75	\$0	\$5,617,997	\$280,900	\$0	\$634,232	\$0	\$5,264,665
76	\$0	\$5,264,665	\$263,233	\$0	\$653,259	\$0	\$4,874,639
77	\$0	\$4,874,639	\$243,732	\$0	\$672,856	\$0	\$4,445,515
78	\$0	\$4,445,515	\$222,276	\$0	\$693,042	\$0	\$3,974,749
79	\$0	\$3,974,749	\$198,737	\$0	\$713,833	\$0	\$3,459,653
80	\$0	\$3,459,653	\$172,983	\$0	\$735,248	\$0	\$2,897,387
81	\$0	\$2,897,387	\$144,869	\$0	\$757,306	\$0	\$2,284,950
82	\$0	\$2,284,950	\$114,248	\$0	\$780,025	\$0	\$1,619,173
83	\$0	\$1,619,173	\$80,959	\$0	\$803,426	\$0	\$896,705
84	\$0	\$896,705	\$44,835	\$0	\$827,529	\$0	\$114,012

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E N G I N E

Prepared for John & Jane Doe

Risk Management

Compiled By Eric Petersen on

June 9, 2016

The Estate DataGuide will help determine any capital shortages in
your estate should your estate be realized.

Risk Management Summary

In the Event of a Disability

Disability protection covers you in the event that you are unable to perform the duties of your employment. Coverage can vary from covering only injury to covering both injuries and critical illnesses. Benefits are usually in the form of periodic income payments (monthly) to help you meet your financial obligations for the term of the covered period.

Life Insured	Insurer	Policy Number	Details	Premium	Mode	Monthly Benefit
John	Canada Life	D056-989	Lifestyle PP	\$ 1,403.21	Annual	\$ 3,000.00
John	Canada Life	D268-215	Overhead Exp	\$ 1,629.03	Annual	\$ 2,000.00
Jane	Manulife	H 9098209	Proguard	\$ 8,210.80	Annual	\$ 7,000.00
Jane	Manulife	H 9098206	Expense Comp	\$ 2,008.45	Annual	\$ 3,000.00

In the Event of a Heart Attack, Stroke or Other Critical Illness

Critical illness protection pays a lump sum benefit to the insured in the event they suffer from an illness. Each policy has a unique set of illnesses so be sure to make yourself familiar with your specific policy. The lump sum benefit can be used for anything you choose (i.e.: Modifications to Home or Vehicle, Medical or Holistic Treatment, Recreation, etc.)

Life Insured	Insurer	Policy Number	Details	Premium	Mode	Benefit
John	Canada Life	3610-568	LifeAdv T10 to 75	\$ 1,420.70	Annual	\$ 100,000.00
Jane	Canada Life	3610-579	LifeAdv T10 to 75	\$ 1,594.10	Annual	\$ 100,000.00
				\$ -		\$ -
				\$ -		\$ -

In the Event of a Loss of Life

Life Insured	Insurer	Policy Number	Details	Premium	Mode	Death Benefit
John	Canada Life	3599-150	Term Gen - 20 yrs	\$ 360.12	Monthly	\$ 300,000
Jane	Canada Life	3599-153	Term Gen - 20 yrs	\$ 291.00	Monthly	\$ 300,000
John	Canada Life	3599-151	Term Gen - 20 yrs	\$ 1,120.93	Monthly	\$ 1,600,000
				\$ -		\$ -

Estate Assets

	Credits (Outgoing)	Debits (Incoming)
Death Benefits Expected		\$ 300,000.00
Personal Assets to be Sold		\$ -
Cash/Savings Assets		\$ -
Investment Assets		\$ 4,161,000.00
Business Assets		\$ 1,050,000.00
Total Estate Assets Expected		\$ 5,511,000.00

Planned "Have To" Items	\$ 643,000.00
Planned "Want To" Items	\$ 1,534,000.00
Total Planned Disbursements	\$ 2,177,000.00

Remaining Capital (Invest to Produce Current and Future Income) \$ 3,334,000.00

Future Income from Remaining Capital

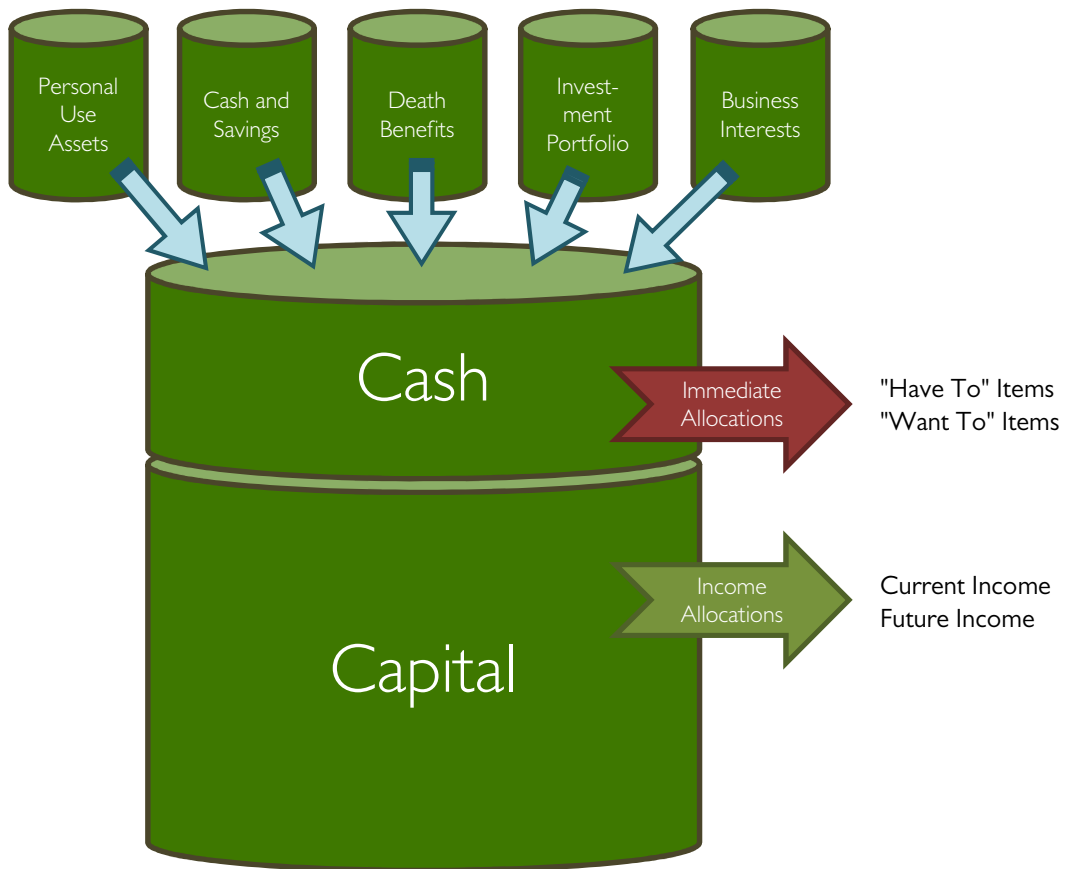
After Tax Investment Rate	5.0%
Assumed Inflation Rate	3.0%
Timeframe Income is Required (Years)	15
Monthly Income Goal	\$ 30,000.00

Estate DataGuide

Next Steps

- Review the Estate Development Model
- Review the Financial Overview
- Summarize your estate assets
- Determine immediate allocations
- Determine income allocations
- Determine capital shortages
- Implement funding requirements

Estate Development Model



Estate Assets

For illustration purposes only, determine the capital value of all pension income; i.e. At 7% return, a \$700 per month pension is equal to a capital value of \$120,000 (\$8,400 divided by 0.07 equals \$120,000). Actual rates of return will vary with economic conditions.

When determining the value of estate assets, assume a net, after-tax value based on the assets being liquidated within 90 days of death.

	Use only those assets that will produce income or will be sold to produce income.	Capital Value to the Estate
Personal Use Assets	_____	\$ -
	_____	\$ -
	_____	\$ -
	_____	\$ -
Cash and Savings	_____	\$ -
	_____	\$ -
	_____	\$ -
	_____	\$ -
Death Benefits	_____	\$ 300,000.00
	_____	\$ -
	_____	\$ -
	_____	\$ -
Investment Portfolio	_____	\$ 4,161,000.00
	_____	\$ -
	_____	\$ -
	_____	\$ -
Business Interests	_____	\$ 1,050,000.00
	_____	\$ -
	_____	\$ -
Total Estate Assets		\$ 5,511,000.00

Immediate Allocations

"Have To" Items

***Tax and legal matters should be discussed with a qualified advisor**

Notes

Taxes Currently Due*

Property Tax	\$ -	
Income Tax	\$ 40,000.00	
Business Tax	\$ 60,000.00	
Other	\$ -	

Outstanding Debts*

Loans Outstanding (exclude mortgage)	\$ -	
Accounts Due	\$ -	
Personal Guarantees	\$ 150,000.00	Business Payables
Other	\$ -	

Business Liabilities*

Accounts Payable	\$ -	
Business Agreements	\$ -	
Outstanding Loans	\$ 190,000.00	Business Loans
Other	\$ -	

Final Expenses*

Funeral Cost	\$ 60,000.00	
Probate Cost	\$ 1,000.00	
Executor Cost	\$ 10,000.00	
Other	\$ -	

Fees Payable*

Legal	\$ 5,000.00	
Accounting	\$ 5,000.00	
Appraisal	\$ 2,000.00	Practice/Business
Administration	\$ -	

Taxes Applied to your Estate*

Retirement Plans	\$ -	
Tax-deferred Plans	\$ -	
Estate Assets at Death	\$ 120,000.00	

Total

\$ 643,000.00

Immediate Allocations

"Want To" Items

		Notes
Emergency Income Your regular income for three to four months while the estate is being settled	\$ 80,000.00	
Emergency Reserve An ongoing reserve of funds to remain on deposit to be drawn upon for emergencies	\$ 50,000.00	
Mortgage Cancellation A fund available to pay off your mortgage and any penalties involved in paying off your home	\$ 334,000.00	
Home Provision Fund if you do not own a home at present, this fund will provide one for your family	\$ -	
Replacement Items Items you now own that should have funds allocated for their replacement	\$ 20,000.00	
Anticipated Purchases A fund for your family to allocate for major purchases previously planned	\$ 100,000.00	Boat for AZ Property
Opportunity Reserve These funds will provide a reserve of cash to be used for special opportunities for family members	\$ -	
Educational Funds Allocate enough money so individual family members can have a complete education	\$ 450,000.00	\$150,000 per child
Special Considerations These items may include charities, church, and individual or memorial funds	\$ 500,000.00	Ducks Unlimited and The Mustard Seed
Total	\$ 1,534,000.00	

Income Requirements

Current Regular Monthly Income

\$ 30,000.00	Your Current Monthly Income
100%	Percentage of Above required to maintain your family lifestyle*
\$ 30,000.00	Estate Income requirement*
x 12 months	
\$ 360,000.00	Annual Income Requirement*
5.0%	Select a reasonable long-term rate of return on safely invested capital**

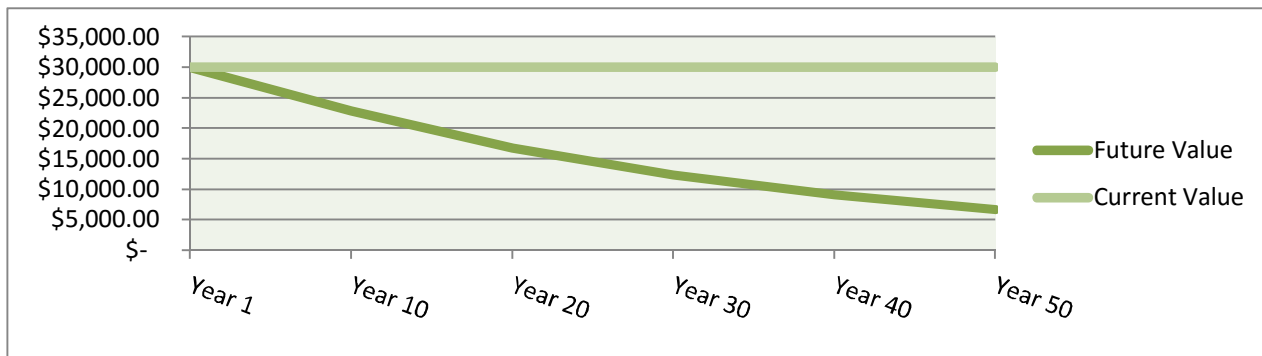
To provide \$ 30,000 per month for 15 Years for your family, you require estate Capital in the amount of:

\$ 4,718,250

* Most families will require a minimum of 70% of current monthly income to maintain their lifestyle. Regular reviews are important, as your family needs will change over time.
 ** To calculate estate capital, divide the annual income requirement by the rate of return. i.e. to calculate estate capital required for \$35,000 annually, based on a "reasonable" long-term rate of 7%: divide \$35,000 by 0.07 equals a capital requirement of \$500,000. Actual rates of return will vary with economic conditions.

Future Income Adjustments For Perpetual Income Cost of Living Changes

To protect your family's income from erosion due to cost of living changes, you should allocate additional estate income for future reserves. The graph below shows the effects of inflation on your income requirement at the rates you have chosen.



To provide an income of \$ 30,000 per month for future financial reserves, your family capital has been adjusted to account for a Cost of Living increase of 3.0% per year. This Cost of Living protection adds additional Capital to allow your income to grow with inflation. This additional amount totals \$ 794,739

Sometimes replacement income is only needed for a specific period of time. An example of this may include providing income up until children are old enough to support themselves and the parent can return to work. If your family needs are only required for a finite period of time, enter it here. 15 Years.

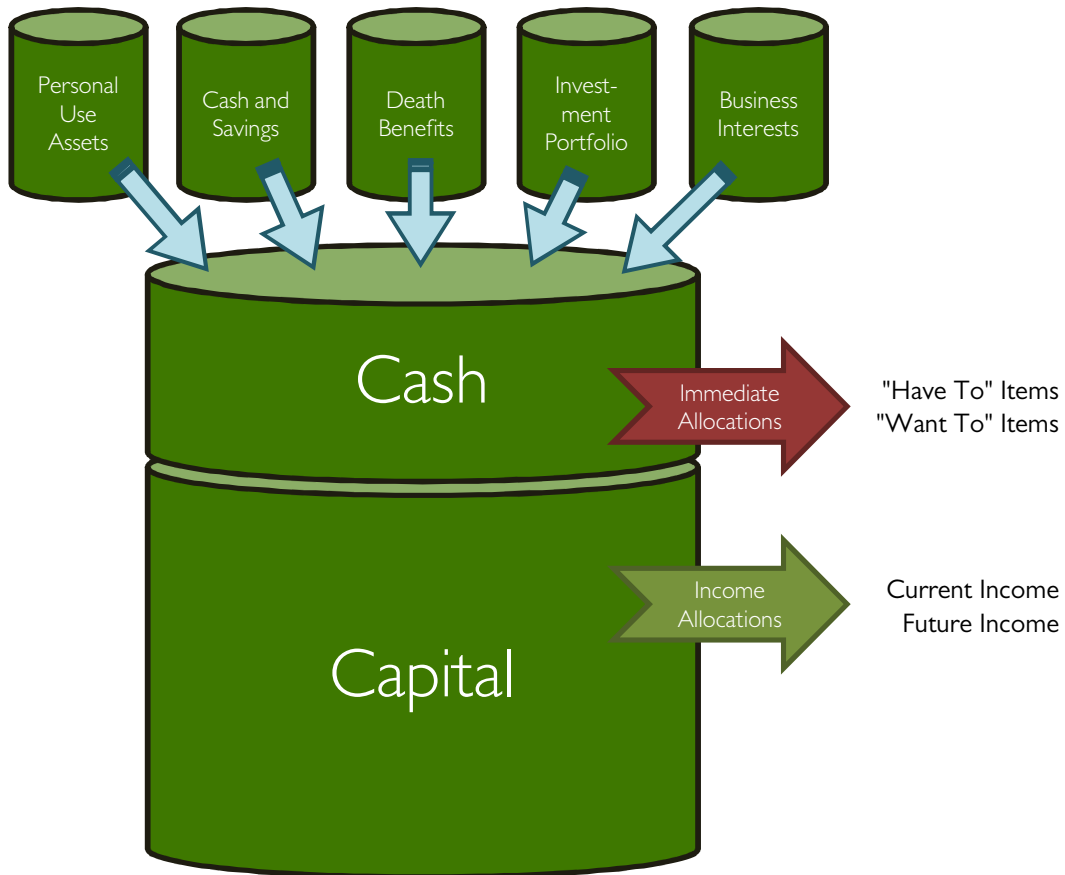
Your Estate Allocations

"Have To" Items	<u>\$ 643,000.00</u>
"Want To" Items	<u>\$ 1,534,000.00</u>
Current and Future Income	<u>\$ 4,718,249.56</u>
Total Capital Required	<u><u>\$ 6,895,249.56</u></u>
Less: Total Estate Assets	<u>\$ 5,511,000.00</u>
Current Capital Shortfall	<u><u>\$ 1,384,249.56</u></u>

Recommendation

You should immediately cover the capital shortfall that exists in your personal estate.

\$ 1,384,249.56





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Reference Data
for John & Jane Doe

This package includes any additional documents
required for reference purposes



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Newport Portfolio

John & Jane Doe

Newport Discretionary Management – Portfolio Overview

This section will summarize your investments held with Newport. It includes a summary of your holdings. These funds are mixed funds. Should you have any questions or require an updated version of this document, please contact the office at your earliest convenience.



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WealthSimple Portfolio

John & Jane Doe
WealthSimple Low Fee Index Funds

This section will summarize your investments held with WealthSimple. It includes a summary of your holdings. These funds are index funds. Should you have any questions or require an updated version of this document, please contact the office at your earliest convenience.



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Prestige Capital

Calgary Airport Hotels & Conference Center

Phase 2 – Homewood Suites by Hilton

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