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SAMPLE REPORT • ILLUSTRATIVE FICTIONAL DATA

Senior Living Financial Comparison and Transition Report

Prepared for Evelyn Parker and family • Fictional household
Planning period January 2027 through December 2031

Prepared by Senior Financial Concierge Services
Report date October 15, 2026 | Amounts in US dollars

Your planning summary

With modeled bank interest, Maple Grove has a first-year average monthly surplus of $322, while Willow Terrace has a shortfall of $389. Investment growth remains invested and is not monthly spending income. Projections do not establish lifetime affordability or suitability for care needs.

Evelyn is a fictional single renter with $5,400 in monthly take-home retirement income and $420,000 in financial assets: $120,000 in bank savings and $300,000 in investments. She has no assumed debt, home-sale proceeds, or insurance benefits. A $75,000 reserve is designated within bank savings; projections flag balances below that threshold.

Two fictional community options

Monthly cost or feature	Maple Grove	Willow Terrace
Residence and service package	$4,200	$4,900
Personal costs outside package	$1,100	$1,100
Total monthly spending	$5,300	$6,000
Average cash flow with bank interest	$322 surplus	$389 shortfall
Community entry fee	$3,500	$5,000
Assumed service level	Independent living	Independent living

Each fictional package includes housing, utilities, meals, housekeeping, and scheduled transportation. Personal care, nursing, and medication assistance are excluded. Entry fees are assumed nonrefundable; no additional entrance deposit is modeled. These are invented planning inputs, not community quotes.

Decision to resolve next

Confirm the services Evelyn needs and obtain itemized written pricing for each option. Maple Grove merits further comparison on cost; no placement or care recommendation is made. Do not commit funds based on this sample.

Current and projected monthly cash flow

Monthly figures reflect the first year. Community packages replace current household costs. Bank interest is an average after the sample tax allowance; portfolio growth is reinvested. Moving overlap is budgeted separately.

Monthly cash flow	Current home	Maple	Willow
Social Security after deductions	$2,800	$2,800	$2,800
Pension after withholding	$2,600	$2,600	$2,600
Bank interest after tax allowance	$250	$222	$211
Total monthly cash income	$5,650	$5,622	$5,611
Rent and renter insurance	$2,100	Included	Included
Groceries and meals	$650	Included	Included
Utilities and internet	$250	Included	Included
Transport and housekeeping	$400	Included	Included
Community package	$0	$4,200	$4,900
Health premiums and out of pocket	$550	$550	$550
Phone and personal spending	$250	$250	$250
Other and contingency allowance	$200	$200	$200
Extra meals and transport	$0	$100	$100
Total monthly spending	$4,400	$5,300	$6,000
Average monthly surplus or shortfall	+$1,250	+$322	−$389

One time transition budget

Upfront use of savings	Maple	Willow
Nonrefundable community entry fee	$3,500	$5,000
Moving and setup allowance	$3,000	$3,000
Lease overlap and final bills	$2,200	$2,200
SFCS comparison fee assumed	$500	$500
Total upfront outlay	$9,200	$10,700
Bank savings after upfront outlay	$110,800	$109,300

The $500 SFCS amount is an illustrative starting fee. Optional transition support is quoted separately and excluded from these totals. Additional approved fees increase the funding requirement. Actual scope and pricing require a written engagement.

Interest and investment projection assumptions

All rates and source descriptions below are fictional sample inputs. The 3% APY is an illustrative current account rate, not a verified market rate. The 4% investment assumption demonstrates an adviser-provided input; no real investment adviser supplied or endorsed this sample.

Input	Sample assumption	Source and use in a live report
Starting financial assets	$120,000 bank savings; $300,000 investments	Verify dated bank and custodian statements; no overlap between accounts.
Current bank rate	3.00% APY as of Oct 15, 2026	Sample bank rate notice. Replace with the client's actual APY, date, and applicable conditions.
Future bank rate	Current APY held constant for five years	Explicit budgeting assumption, not a locked rate or guarantee. Update when the bank rate changes.
Tax on bank interest	20% illustrative allowance	Replace with the client's CPA-supplied estimate. Deducted from interest each month.
Investment projection	4.00% annual total return, net of fees and estimated tax effects	Fictional adviser worksheet dated Oct 15, 2026. Live report must identify adviser, document, date, and approved assumptions.
Income and spending	Retirement income +2%; recurring costs +4% annually	Fictional budget assumptions; not investment-return inputs.

Calculation method

Upfront costs are paid from bank savings before January 2027. Each month, interest equals opening bank savings × [(1.03)^(1/12) − 1]. A 20% tax allowance is deducted; monthly retirement income is added and expenses are subtracted at month end. Current-home figures use the same method without moving fees.

Investment value increases by the adviser-input 4% at each year end, with all return retained in the account. The rate already includes dividends, gains, fees, and assumed tax effects; none is added again to bank income. No investment sales or transfers are modeled. Bank savings include the $75,000 designated reserve.

Responsibilities and limits

SFCS applies documented inputs for the cost comparison and does not select or endorse an investment return, allocation, or withdrawal strategy. In a live engagement, the investment adviser supplies and reviews portfolio assumptions and any proposed funding transfers; the CPA confirms tax assumptions. Naming a source does not make a projection guaranteed.

A constant positive return is a simplified scenario. Investments can lose value; variable returns, market losses, taxes, and changing bank rates can materially change results. Review the combined report with the client's adviser before relying on projected investments to fund a move.

Five year financial projection

Illustrative nominal dollars. Figures are rounded from full-precision calculations; displayed totals may differ by $1. Bank interest is after the tax allowance. Investment growth uses the fictional adviser input described on the preceding page.

Willow Terrace annual cash flow

Year	Retirement income	Bank interest	Spending	Cash shortfall
2027	$64,800	$2,537	$72,000	$4,663
2028	$66,096	$2,409	$74,880	$6,375
2029	$67,418	$2,238	$77,875	$8,220
2030	$68,766	$2,022	$80,990	$10,202
2031	$70,142	$1,757	$84,230	$12,331

Willow Terrace year end assets

Year	Bank savings	Investment growth	Investment value	Total assets
2027	$104,637	$12,000	$312,000	$416,637
2028	$98,262	$12,480	$324,480	$422,742
2029	$90,042	$12,979	$337,459	$427,502
2030	$79,840	$13,498	$350,958	$430,798
2031	$67,509	$14,038	$364,996	$432,505

Five year comparison

End of 2031	Maple Grove	Willow Terrace
Bank savings	$117,357	$67,509
Investment value	$364,996	$364,996
Total financial assets	$482,353	$432,505

Willow Terrace finishes below the $75,000 designated bank reserve. The reserve is a review threshold, not an enforced floor in this model. Investment balances are not automatically available spending cash; any sale, transfer, or tax consequence requires separate client and adviser review.

Additional care stress scenario

For Willow Terrace, adding care at $1,500 per month from January 2029, rising 4% annually, adds $56,189 in costs. Year-end 2031 bank savings fall to $9,372 and total assets to $374,368. Lower bank interest is included. This tests care costs only, not market losses. Optional SFCS support fees and costs after 2031 remain excluded.

Financial transition action checklist

Illustrative move date January 1, 2027. Dates below are planning targets, not contractual deadlines. All tasks are open in this sample. October–December targets are in 2026; January targets are in 2027.

Target	Action and completion evidence	Responsible party
Oct 30	Obtain itemized quotes, care pricing, annual increase terms, and refund rules. Save written responses.	Family with SFCS coordination
Nov 6	Confirm care needs, accessibility, and available services before selecting a community.	Family and care professionals
Nov 13	Review residency contract and payment obligations; resolve legal and tax questions.	Family, attorney, and CPA as needed
Nov 20	Verify bank APY and adviser return assumptions; refresh income, reserve, and spending plan.	Family and investment adviser; SFCS organizes
Dec 4	Prepare admission documents and obtain limited written permissions for follow-ups.	SFCS prepares; Evelyn signs
Dec 11	Approve deposits and moving arrangements; record payment and lease notice dates.	Evelyn or authorized representative
Dec 18	Schedule address, billing, utility, and recurring-payment changes; retain confirmations.	SFCS assists where authorized
Jan 15	Check first statement for duplicate charges and canceled services; update the tracker.	SFCS with family review
Jan 31	Compare actual spending with plan and revisit reserve and care assumptions.	Family with SFCS assistance

Scope and limitations

Every person, community, cost, and circumstance is fictional. No market quotes, client records, benefit eligibility determinations, or care assessments were used. This sample demonstrates financial organization and administrative comparison.

SFCS can organize documents, compare supplied costs, track paperwork, and coordinate authorized follow-ups. The client controls funds, approvals, contracts, and community selection. SFCS does not provide legal, tax, investment, medical, or placement advice, guarantee affordability, or independently move funds.

Actual analysis requires verified income and asset records, bank rates, adviser-supplied projections, tax treatment, contracts, care needs, and insurance benefits. This model excludes a spouse, higher care levels except the stated stress case, major medical events, and costs after 2031. Review assumptions when fees, income, or care needs change.

Service context: Senior comparison starts at $500. Additional transition assistance is quoted separately, subject to agreed scope and written authorization. This sample is not an invoice or service agreement.