

CONFIDENTIAL

FINANCIAL ANALYSIS

FOR

JOHN & MARY SAMPLE

JANUARY 31, 2020

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Introduction

Dear John & Mary,

It's been a pleasure working with you to create your financial analysis. The analysis was built to help you answer the following questions:

Will you have sufficient funds to last through retirement?

How will it affect your family if you pass away prematurely?

How will it affect your family if you enter a nursing facility or need long term care?

Contact Information

Current residence: 1402 7th Street, STE B, Marysville, WA, 98270

Current telephone number: 360-722-7889.

John's email: info@birdseyefinancial.com

Mary's email: info@birdseyefinancial.com

Dates of Birth

John was born on January 1, 1956 and Mary was born on January 1, 1958.

Other Information

You currently have a will and it was last updated on 00/0000.

You currently do not have a trust.

Future Goals

We did not discuss any future goals.

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Employment & Salary Information

John is currently employed with Boeing and earns a gross monthly salary of \$80,000.

Mary is currently retired.

Projected Retirement Date

John is projected to retire on January 1, 2022 and Mary is currently retired .

Social Security Information

John will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of \$2,500 per month at age 66, we are projecting a 1.10% cost of living increase for life.

Mary will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of \$1,500 per month at age 66, we are projecting a 1.10% cost of living increase for life.

Social Security COLA History

Year	COLA	Year	COLA	Year	COLA	Year	COLA	Year	COLA
1975	8.00%	1985	3.50%	1995	2.80%	2005	2.70%	2015	1.70%
1976	6.40%	1986	3.10%	1996	2.60%	2006	4.10%	2016	0.00%
1977	5.90%	1987	1.30%	1997	2.90%	2007	3.30%	2017	0.30%
1978	6.50%	1988	4.20%	1998	2.10%	2008	2.30%	2018	2.00%
1979	9.90%	1989	4.00%	1999	1.30%	2009	5.80%	2019	2.80%
1980	14.30%	1990	4.70%	2000	2.50%	2010	0.00%	2020	1.60%
1981	11.20%	1991	5.40%	2001	3.50%	2011	0.00%		
1982	7.40%	1992	3.70%	2002	2.60%	2012	3.60%		
1983	N/A	1993	3.00%	2003	1.40%	2013	1.70%		
1984	3.50%	1994	2.60%	2004	2.10%	2014	1.50%		

46 Year Average

3.60%

10 Year Average

1.52%

Pension Information

John is currently receiving a Boeing Pension Benefit starting at age 64 in the amount of \$2,000 per month, and we are projecting a 0.00% cost of living increase for life. If John were to pass away, Mary would receive 50.00% of John's benefit amount.

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Retirement Asset Information

Below is the total value of all accounts that you have set aside for retirement along with any contributions you are making to help build these accounts.

#	Owner	Company	Tax Classification	Investment Vehicle	Risk Type	Value	Monthly Contributions
1	John	Boeing	401(k)	Mutual Fund	At Risk	\$300,000	\$1,000
2	John	Edward Jones	Traditional IRA	Managed Money	Low Risk	\$100,000	\$0
3	Mary	Edward Jones	Traditional IRA	Managed Money	At Risk	\$75,000	\$0
4	Joint	Scott Trade	Non-Qualified	Stock	At Risk	\$50,000	\$0
5	John	Chase Bank	1099 Interest	Checking	Low Risk	\$25,000	\$0

The current value of your retirement assets is \$550,000 and your monthly contributions including employer matches, total \$1,000.

Account Classifications

1099 Interest Assets

1099 Interest Assets have interest earned taxed annually. If this interest earned is reinvested or left in the account, the basis is adjusted higher.

Non-Qualified

Non-Qualified Assets are initially created with after tax funds called basis, are not taxed while held and only the amount above the basis is taxed on withdrawal.

Qualified

Qualified Assets provide an initial tax deduction and funds are tax deferred until withdrawal, where each dollar withdrawn is fully taxable.

Tax Free Assets

Tax Free Assets are created with after tax funds, are not taxed while held or on withdrawal as long as certain requirements are met.

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Additional Asset Information

Assets listed in this section along with their corresponding values will be used to calculate your net worth. It is important to note that these assets are not projected to be used to draw down when you need income in retirement. They are strictly used to calculate your current net worth.

#	Owner	Description	Detail	Amount
1	Joint	House	Value \$400,000, Owe \$100,000, Equ...	\$300,000

The current value of your additional assets is \$300,000

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Risk Assessment Questionnaire

The following information is used to gain an understanding of your risk tolerance.

1. Emergency Funds

What dollar amount would you like in liquid or emergency funds? Examples of these include checking accounts, money markets, saving accounts, etc.

2. Time Horizon

How much time, in years, can you let your assets earmarked for retirement grow, before you will have to begin withdrawals? Answers to this question will help us determine how long you might leave your money invested before having to use it in retirement.

0-2 3-5 6-10 10-13 13+

3. Approach to Saving & Risk

How do you feel about saving and risk? Answers to this question will help us determine your tolerance for risk.

I do not want to see my principal amount decrease.

I cannot afford a significant loss to principal regardless of interest earned.

As long as my rate of interest stays ahead of inflation, I don't want the exposure to non-guaranteed principal investments.

If I can make a moderate rate of interest on my investment, I can withstand some market fluctuation.

I want to invest for higher returns and I am willing to take on some risk.

4. Interest Earning

What would you consider reasonable interest earned on your assets earmarked for retirement? Answers to this question will help us determine your expectations for interest earned or rate of return.

3% - 4% 4% - 6% 7% - 9% 9% - 11% Greater than 11%

5. Risk Tolerance

You've just made a \$100,000 investment. You are exposed to the following best and worst case scenarios. Which possibility would you choose? Answers to this question will help us further determine your risk tolerance.

Best Case = \$102,000 Increase = 2,000 Worst Case = \$100,000 Decrease = \$0

Best Case = \$104,000 Increase = 4,000 Worst Case = \$96,000 Decrease = \$4,000

Best Case = \$108,000 Increase = \$8,000 Worst Case = \$92,000 Decrease = \$8,000

Best Case = \$112,000 Increase = \$12,000 Worst Case = \$88,000 Decrease = \$12,000

Best Case = \$116,000 Increase = \$16,000 Worst Case = \$84,000 Decrease = \$16,000

This risk assessment is not intended to be used as a means to recommend the transfer or sale of existing funds. The sale of securities can only be recommended by a properly registered financial professional.

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Current Risk Level vs. Suitable Risk Level

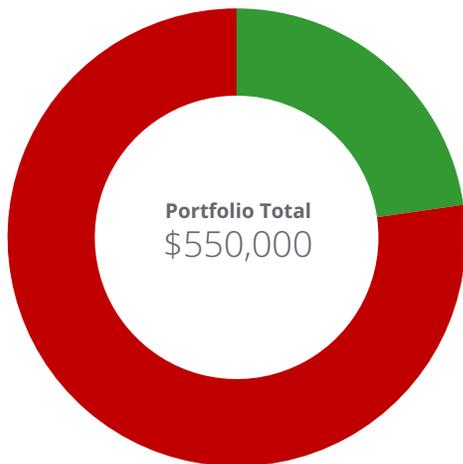
We've analyzed your current portfolio and asset allocation and concluded the following:

Your current portfolio is structured with 22.73% of your funds invested in low risk assets, 77.27% in at risk assets and 0.00% in emergency funds.

After our discussion and/or you providing us answers to our risk assessment, we've determined that your desired portfolio should be structured with 54.00% of your funds invested in low risk assets, 36.00% of your funds invested in at risk assets, and 10.00% of your funds positioned as emergency funds.

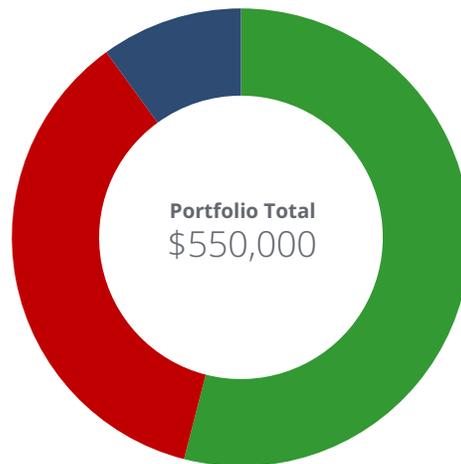
Portfolio Risk Analysis

Current Allocation



● Low Risk	22.73%
● At Risk	77.27%
● Emergency Funds	0.00%

Desired Allocation



● Low Risk	54.00%
● At Risk	36.00%
● Emergency Funds	10.00%

Of the \$550,000 currently in retirement assets and income benefit annuities, 54.00% or \$297,000 should be invested in low risk assets, and 36.00% or \$198,000 should be invested in at risk assets, where you may lose principal and 10.00% or \$55,000 should be positioned as emergency funds.

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Projected Rates of Return

Below are the projected rates of return on your retirement assets that we agreed on in our data gathering appointment:

A portfolio average rate of return, or growth rate of 4.34% is projected on your retirement funds which may change, from today up until the first day of retirement. A portfolio average rate of return, or growth rate of 4.82% is projected on your retirement funds which may change, from the first day of retirement throughout the rest of the analysis.

Minimum Retirement Funds

During our appointment we discussed and decided on an amount that you would always like on reserve in your retirement funds. Your desired minimum retirement fund balance, not including income benefit annuities, is \$100,000.

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Monthly Expenses

Your current monthly expenses are \$5,000.

Monthly Expense Plan

Household	Amount	Inflation %	Start	End
Mortgage - Principal & Interest	\$0	0.00%	1/2020	Life
Real Estate Taxes	\$0	3.00%	1/2020	Life
Homeowners Insurance	\$0	3.00%	1/2020	Life
Home Equity Loan	\$0	3.00%	1/2020	Life
Association Dues	\$0	3.00%	1/2020	Life
Rent	\$0	3.00%	1/2020	Life
Renters Insurance	\$0	3.00%	1/2020	Life
Utilities - Gas - Electric	\$0	3.00%	1/2020	Life
Water - Sewer	\$0	3.00%	1/2020	Life
Cable - Phone - Internet	\$0	3.00%	1/2020	Life
Maintenance & Improvement	\$0	3.00%	1/2020	Life
House Cleaning	\$0	3.00%	1/2020	Life
Totals	\$0			
Daily Living	Amount	Inflation %	Start	End
Food	\$0	3.00%	1/2020	Life
Dining Out	\$0	3.00%	1/2020	Life
Clothing	\$0	3.00%	1/2020	Life
Personal Care	\$0	3.00%	1/2020	Life
Totals	\$0			
Healthcare & Insurance	Amount	Inflation %	Start	End
Health Insurance (Medicare Part B)	\$0	3.00%	1/2020	Life
Medicare Supplement / Advantage Plan	\$0	3.00%	1/2020	Life
Prescriptions	\$0	3.00%	1/2020	Life
Life Insurance	\$0	3.00%	1/2020	Life
Long Term Care Insurance	\$0	3.00%	1/2020	Life
Disability Insurance	\$0	3.00%	1/2020	Life
Veterinarian	\$0	3.00%	1/2020	Life
Totals	\$0			
Transportation	Amount	Inflation %	Start	End
Auto Loans	\$0	3.00%	1/2020	Life
Auto Insurance	\$0	3.00%	1/2020	Life
Fuel	\$0	3.00%	1/2020	Life
Repairs	\$0	3.00%	1/2020	Life
Totals	\$0			
Education & Loans	Amount	Inflation %	Start	End
Credit Cards	\$0	3.00%	1/2020	Life
Tuition - Student Loans	\$0	3.00%	1/2020	Life
Alimony	\$0	3.00%	1/2020	Life
Child Support	\$0	3.00%	1/2020	Life
Totals	\$0			

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Monthly Expense Plan - Continued

Entertainment	Amount	Inflation %	Start	End
Parties & Events	\$0	3.00%	1/2020	Life
Sports - Hobbies - Lessons	\$0	3.00%	1/2020	Life
Membership Dues	\$0	3.00%	1/2020	Life
Vacation & Travel	\$0	3.00%	1/2020	Life
Totals	\$0			

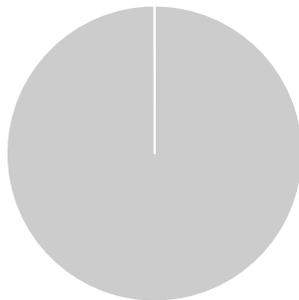
Miscellaneous	Amount	Inflation %	Start	End
Charitable Donations (Church / Charity)	\$0	3.00%	1/2020	Life
Gifts	\$0	3.00%	1/2020	Life
Misc Expenses	\$0	3.00%	1/2020	Life
Totals	\$0			

Monthly Expense Summary

John & Mary SAMPLE

Below is an analysis of your current monthly spending of \$0 per month. Each category is totaled and used to create the pie chart below.

Household	\$0
Daily Living	\$0
Healthcare & Insurance	\$0
Transportation	\$0
Education & Loans	\$0
Entertainment	\$0
Miscellaneous	\$0

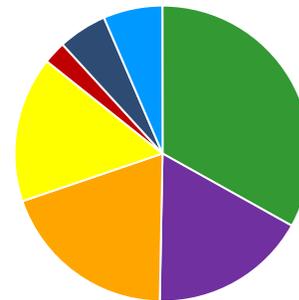


\$0

Average American Family

Below is an analysis of how an average American Family would spend \$0 per month. Each category is totaled and used to create the pie chart below.

Household	\$0	33.11%
Daily Living	\$0	17.19%
Healthcare & Insurance	\$0	19.48%
Transportation	\$0	15.94%
Education & Loans	\$0	2.48%
Entertainment	\$0	5.33%
Miscellaneous	\$0	6.47%



\$0

Statistics gathered on 9/25/18 https://www.bls.gov/news.release/archives/cesan_09112018.htm.

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Inflation

Keeping pace with inflation may help you continue your current lifestyle throughout your retirement years.

Your current monthly expenses are projected to increase by a weighted average inflation rate of 3.00%, compounded monthly.

Your estimated monthly expenses on January 1, 2022 at retirement, including expense adjustments and inflation are projected to be \$5,305.

Historical Inflation Rates

Below are the Consumer Price Index (CPI) statistics from 1914 to present. The CPI is a measure of the prices of a basket of consumer goods and services such as transportation, food and medical care. The CPI is calculated by taking price changes for each item and averaging them; the goods are weighted according to their importance. Changes in CPI are used to assess price fluctuations associated with the cost of living.

Year	CPI	Year	CPI	Year	CPI	Year	CPI	Year	CPI	Year	CPI	Year	CPI	Year	CPI
1914	1.00%	1928	-1.70%	1942	10.90%	1956	1.50%	1970	5.70%	1984	4.30%	1998	1.60%	2012	2.10%
1915	1.00%	1929	0.00%	1943	6.10%	1957	3.30%	1971	4.40%	1985	3.60%	1999	2.20%	2013	1.50%
1916	7.90%	1930	-2.30%	1944	1.70%	1958	2.80%	1972	3.20%	1986	1.90%	2000	3.40%	2014	1.60%
1917	17.40%	1931	-9.00%	1945	2.30%	1959	0.70%	1973	6.20%	1987	3.60%	2001	2.80%	2015	0.10%
1918	18.00%	1932	-9.90%	1946	8.30%	1960	1.70%	1974	11.00%	1988	4.10%	2002	1.60%	2016	1.30%
1919	14.60%	1933	-5.10%	1947	14.40%	1961	1.00%	1975	9.10%	1989	4.80%	2003	2.30%	2017	2.10%
1920	15.60%	1934	3.10%	1948	8.10%	1962	1.00%	1976	5.80%	1990	5.40%	2004	2.70%	2018	2.40%
1921	-10.50%	1935	2.20%	1949	-1.20%	1963	1.30%	1977	6.50%	1991	4.20%	2005	3.40%		
1922	-6.10%	1936	1.50%	1950	1.30%	1964	1.30%	1978	7.60%	1992	3.00%	2006	3.20%		
1923	1.80%	1937	3.60%	1951	7.90%	1965	1.60%	1979	11.30%	1993	3.00%	2007	2.80%		
1924	0.00%	1938	-2.10%	1952	1.90%	1966	2.90%	1980	13.50%	1994	2.60%	2008	3.80%		
1925	2.30%	1939	-1.40%	1953	0.80%	1967	3.10%	1981	10.30%	1995	2.80%	2009	-0.40%		
1926	1.10%	1940	0.70%	1954	0.70%	1968	4.20%	1982	6.20%	1996	3.00%	2010	1.60%		
1927	-1.70%	1941	5.00%	1955	-0.40%	1969	5.50%	1983	3.20%	1997	2.30%	2011	3.20%		

105 Year Average	Current 10 Year Average
3.12%	1.55%

Statistics were gathered on 2/2/18 from usinflationcalculator.com.

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Future Cash Inflows or Outflows

Listed below are any projected monthly cash inflows or outflows affecting your retirement funds:

No cash flow changes projected.

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Projected Federal & State Tax Rates

Your projected Federal Tax Rate in the year 2020 is 29.59%. Your projected Washington State Tax Rate in the year 2020 is 0.00%.

Tax Filing Status – Married, Filing Jointly

2019 Federal Income Tax Brackets				
From	To	Tax	Plus	Over
\$0	\$19,750	\$0.00	10.00%	\$0.00
\$19,750	\$80,250	\$1,975.00	12.00%	\$19,750.00
\$80,250	\$171,050	\$9,235.00	22.00%	\$80,250.00
\$171,050	\$326,600	\$29,211.00	24.00%	\$171,050.00
\$326,600	\$414,700	\$66,543.00	32.00%	\$326,600.00
\$414,700	\$622,050	\$94,735.00	35.00%	\$414,700.00
\$622,050		\$167,307.50	37.00%	\$622,050.00

Deductions & Personal Exemptions

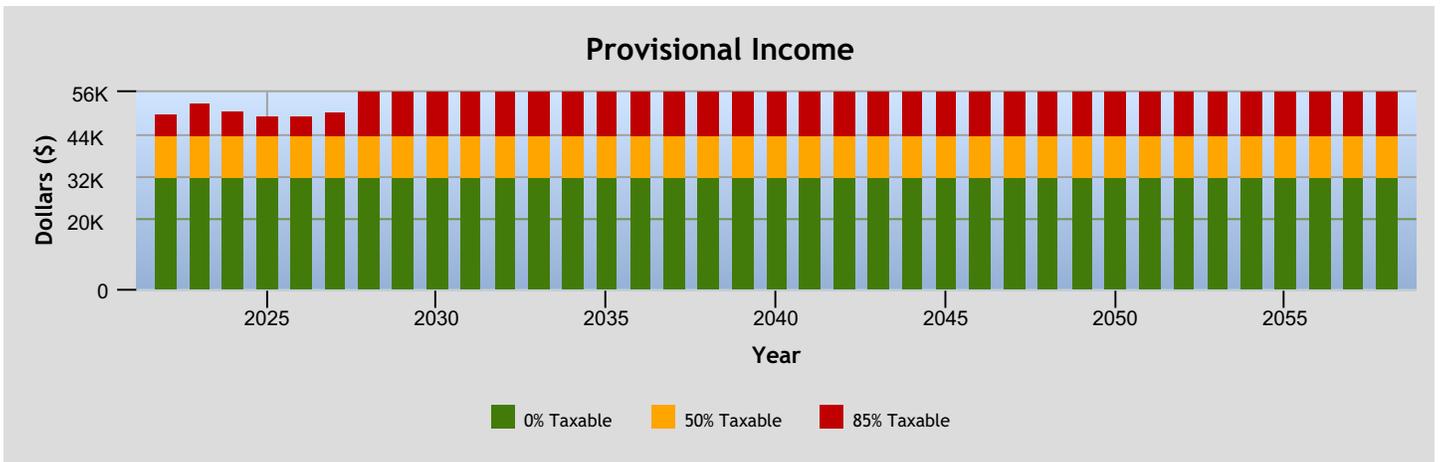
You are currently projecting the standard deduction amount of \$24,800.

2020 Projected Tax Calculations

Federal	
Wages	\$960,000
Qualified Contributions	-\$12,000
Taxable Social Security	\$0
Pension	\$24,000
1099 Interest	\$125
Other	\$0
Gross Income	\$972,125
Deductions	\$24,800
Taxable Income	\$947,325
Base	\$622,050
Base Tax	\$167,308
Over Base	\$325,275
Over Base Tax	\$120,352
Total Federal Tax	\$287,659
Federal Tax Bracket	37.00%
Federal Tax Rate	29.59%
State	
Wages	\$960,000
Taxable Social Security	\$0
Pension	\$24,000
1099 Interest	\$125
Other	\$0
Taxable Income	\$972,125
Total State Tax	\$0
State Tax Rate	0.00%
FICA	
Social Security Tax	\$8,240
Medicare Tax	\$20,310
Total FICA Tax	\$28,550
Summary	
Federal Tax	\$287,659
State Tax	\$0
Total FICA Tax	\$28,550
Total Tax	\$316,209

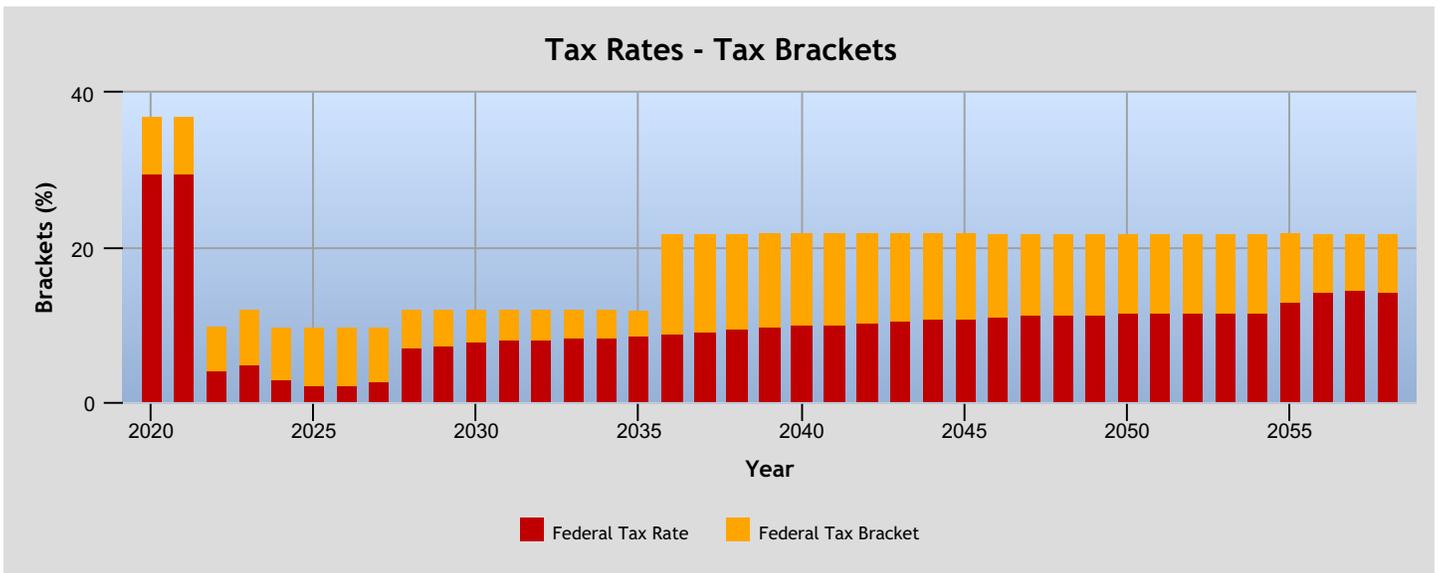
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Federal Social Security Taxation



The chart above shows Provisional Income which is used to determine whether your Social Security income will be subject to taxation. In your analysis, if your Provisional Income is below \$32,000, 0% of your Social Security benefit will be subject to taxation. If your Provisional Income falls between \$32,000 and \$44,000, up to 50% of your Social Security benefit can become taxable. If your Provisional Income is greater than \$44,000, up to 85% of your Social Security benefit can become taxable.

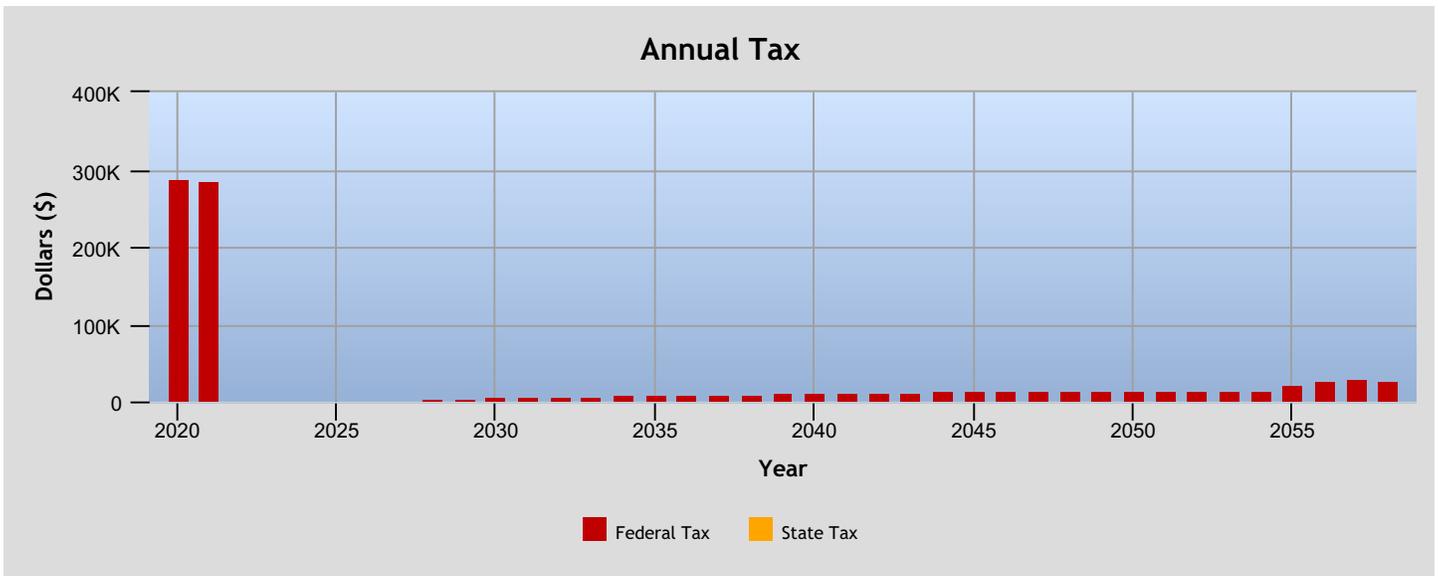
Rates & Brackets



The red portion of the bar represents your Federal Tax Rate whereas the total height of the bar, red portion plus orange portion represents your Federal Tax Bracket. This projection assumes the current tax rates are permanent.

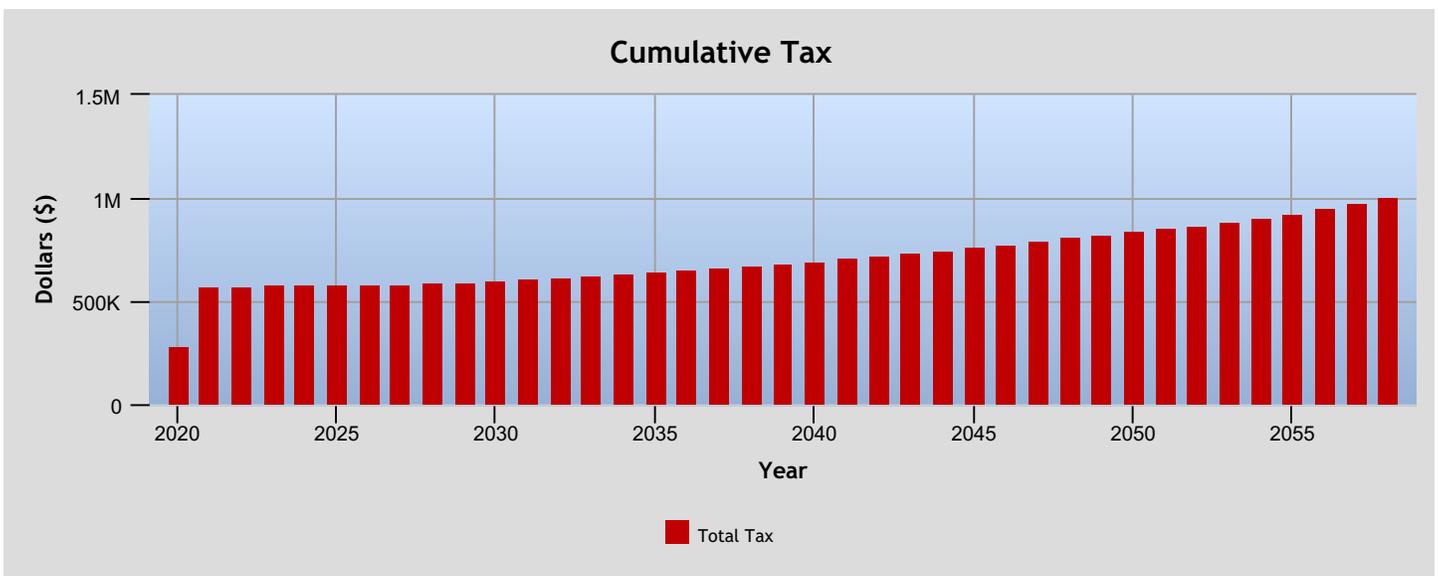
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Annual Tax



The chart above shows the amount of Federal and State Tax you are projected to pay in any given year. The red portion of the bar projects Federal Tax owed while the orange portion represents State Tax owed. The total height of the bar, red portion plus orange portion, shows the total of Federal and State Tax owed each year. This projection assumes the current tax rates are permanent.

Cumulative Tax



The chart above shows the Cumulative Federal and State Tax you are projected to pay over the life of the analysis. The height of the final bar to the right is the amount of Federal and State Tax you are projected to pay from beginning to end of your analysis. This projection assumes the current tax rates are permanent.

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Pre-Retirement

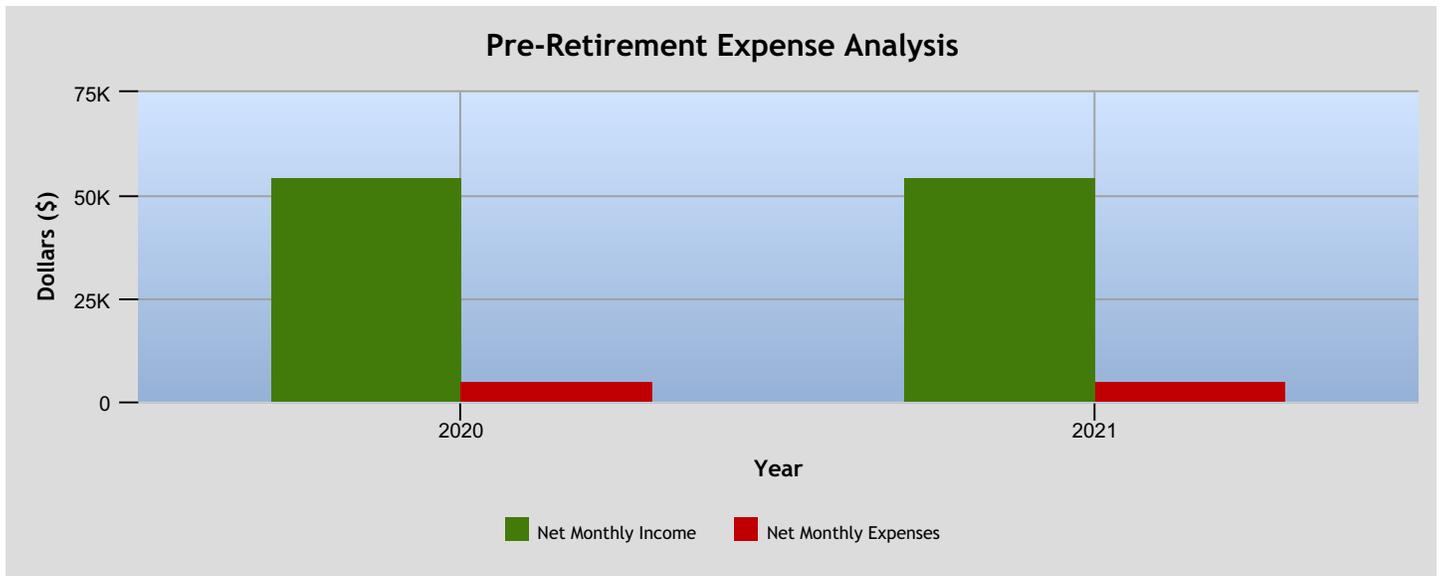
The Pre-Retirement Summary shows your projected monthly income in comparison to your projected monthly expenses. The Net Monthly Cash Flow column represents either the surplus or deficit you are projected to have each month. This analysis runs from today until the first day of retirement.

Year	John Age	Mary Age	Gross Monthly Salary	Monthly Contributions	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$550,000
2020	64	62	\$80,000	\$1,000	\$2,000	\$0	\$54,653	\$5,137	+ \$49,516	\$0	* \$586,648
2021	65	63	\$80,000	\$1,000	\$2,000	\$0	\$54,693	\$5,291	+ \$49,402	\$0	\$624,896

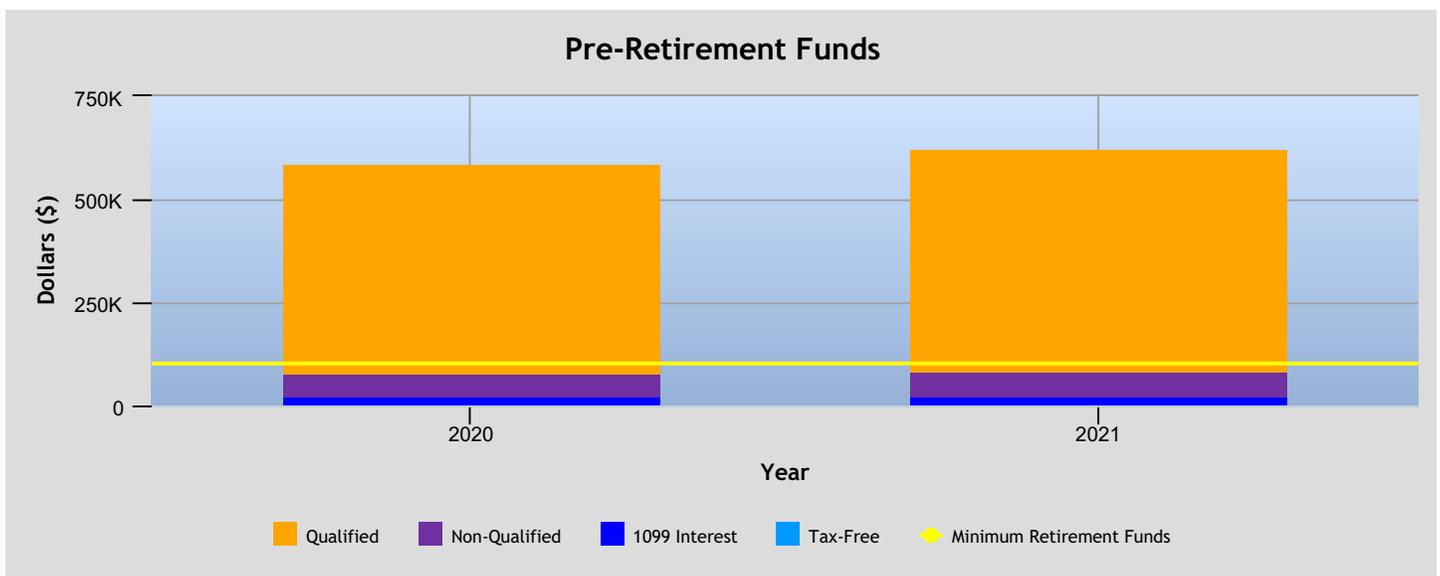
* Partial Year — Retirement funds may be pro-rated from date of analysis.

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Pre-Retirement Charts



The Pre-Retirement Expense Analysis graph above compares your monthly income to your monthly expenses. Net Monthly Income is depicted in green and Net Monthly Expenses are depicted in red.



The Pre-Retirement Funds graph above shows the make-up of your retirement funds. Retirement Fund assets are classified as Qualified – Orange, Non-Qualified – Purple, 1099 Interest – Blue or Tax-Free – Light Blue. The yellow line on the graph represents the Minimum Retirement Funds value which is the amount you always want to have on reserve or never go below in any given month or year.

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Retirement

The Retirement Summary shows your projected monthly income in comparison to your projected monthly expenses. The Net Monthly Cash Flow column represents either the projected surplus or deficit you have each month. The Annuity Account Value shows any balances of income benefit paying annuities and the Retirement Funds column to the far right contains your total retirement funds. This summary starts on your date of retirement and continues until age 100. You may or may not see a red and/or yellow line. Please note that the yellow line represents the point where your retirement funds drop below the desired minimum retirement account balance. The red line pin points where your retirement funds have been exhausted.

Year	John Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$624,896
2022	66	64	\$2,000	\$2,500	\$0	\$0	\$4,488	\$5,450	- \$962	\$0	* \$644,703
2023	67	65	\$2,000	\$2,527	\$0	\$0	\$4,525	\$5,614	- \$1,089	\$0	\$662,122
2024	68	66	\$2,000	\$4,055	\$0	\$0	\$6,003	\$5,782	+ \$221	\$0	\$695,748
2025	69	67	\$2,000	\$4,100	\$0	\$0	\$6,046	\$5,956	+ \$90	\$0	\$731,527
2026	70	68	\$2,000	\$4,145	\$0	\$0	\$6,089	\$6,134	- \$45	\$0	\$767,829
2027	71	69	\$2,000	\$4,191	\$0	\$0	\$6,133	\$6,318	- \$185	\$0	\$804,335
2028	72	70	\$2,000	\$4,237	\$0	\$0	\$6,177	\$6,508	- \$331	\$0	\$840,730
2029	73	71	\$2,000	\$4,283	\$0	\$0	\$6,221	\$6,703	- \$482	\$0	\$871,752
2030	74	72	\$2,000	\$4,330	\$0	\$0	\$6,266	\$6,904	- \$638	\$0	\$901,575
2031	75	73	\$2,000	\$4,378	\$0	\$0	\$6,312	\$7,111	- \$799	\$0	\$928,803
2032	76	74	\$2,000	\$4,426	\$0	\$0	\$6,358	\$7,325	- \$967	\$0	\$954,315
2033	77	75	\$2,000	\$4,475	\$0	\$0	\$6,405	\$7,544	- \$1,139	\$0	\$977,981
2034	78	76	\$2,000	\$4,524	\$0	\$0	\$6,452	\$7,771	- \$1,319	\$0	\$999,683
2035	79	77	\$2,000	\$4,574	\$0	\$0	\$6,500	\$8,004	- \$1,504	\$0	\$1,019,240
2036	80	78	\$2,000	\$4,624	\$0	\$0	\$6,547	\$8,244	- \$1,697	\$0	\$1,036,528
2037	81	79	\$2,000	\$4,675	\$0	\$0	\$6,596	\$8,491	- \$1,895	\$0	\$1,051,093
2038	82	80	\$2,000	\$4,726	\$0	\$0	\$6,645	\$8,746	- \$2,101	\$0	\$1,062,842
2039	83	81	\$2,000	\$4,778	\$0	\$0	\$6,695	\$9,008	- \$2,313	\$0	\$1,071,729
2040	84	82	\$2,000	\$4,831	\$0	\$0	\$6,746	\$9,279	- \$2,533	\$0	\$1,077,568
2041	85	83	\$2,000	\$4,884	\$0	\$0	\$6,796	\$9,557	- \$2,761	\$0	\$1,080,155
2042	86	84	\$2,000	\$4,938	\$0	\$0	\$6,848	\$9,844	- \$2,996	\$0	\$1,079,355
2043	87	85	\$2,000	\$4,992	\$0	\$0	\$6,900	\$10,139	- \$3,239	\$0	\$1,074,964
2044	88	86	\$2,000	\$5,047	\$0	\$0	\$6,953	\$10,443	- \$3,491	\$0	\$1,066,796
2045	89	87	\$2,000	\$5,103	\$0	\$0	\$7,006	\$10,756	- \$3,750	\$0	\$1,054,645
2046	90	88	\$2,000	\$5,159	\$0	\$0	\$7,060	\$11,079	- \$4,019	\$0	\$1,038,293
2047	91	89	\$2,000	\$5,216	\$0	\$0	\$7,114	\$11,411	- \$4,297	\$0	\$1,017,639
2048	92	90	\$2,000	\$5,273	\$0	\$0	\$7,169	\$11,754	- \$4,585	\$0	\$992,474
2049	93	91	\$2,000	\$5,331	\$0	\$0	\$7,224	\$12,106	- \$4,882	\$0	\$962,633
2050	94	92	\$2,000	\$5,390	\$0	\$0	\$7,281	\$12,470	- \$5,189	\$0	\$927,933
2051	95	93	\$2,000	\$5,449	\$0	\$0	\$7,337	\$12,844	- \$5,507	\$0	\$888,318

* Partial Year — Retirement funds may be pro-rated from date of analysis.

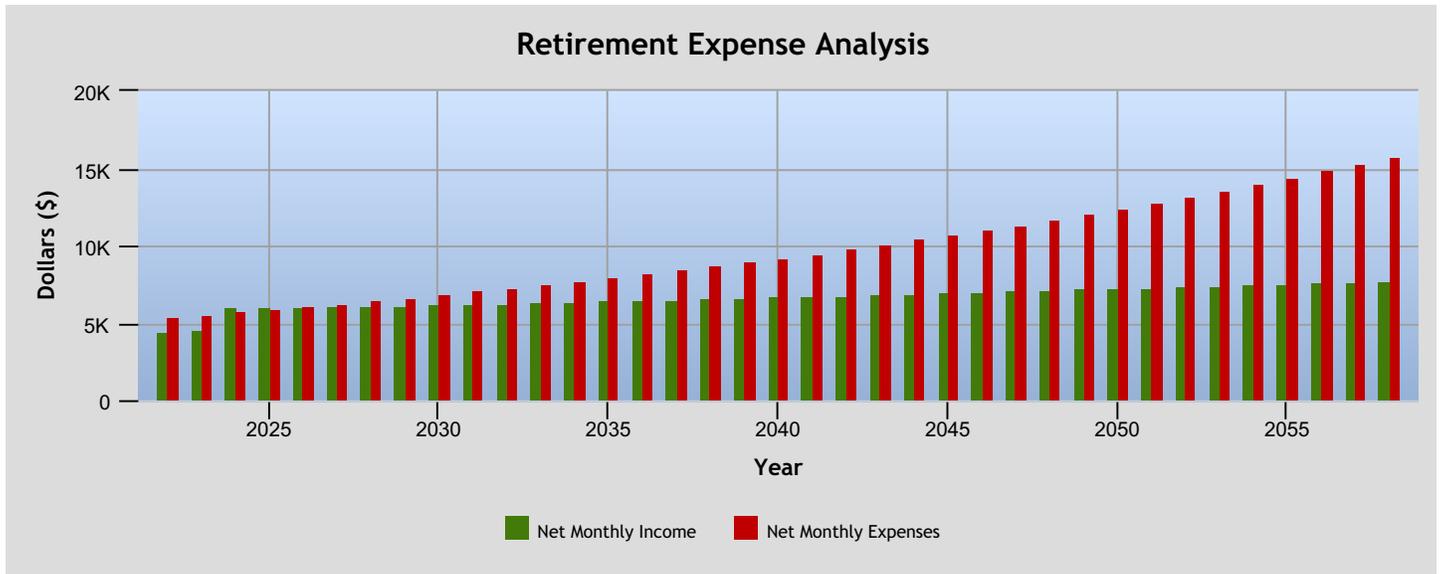
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Retirement - Continued

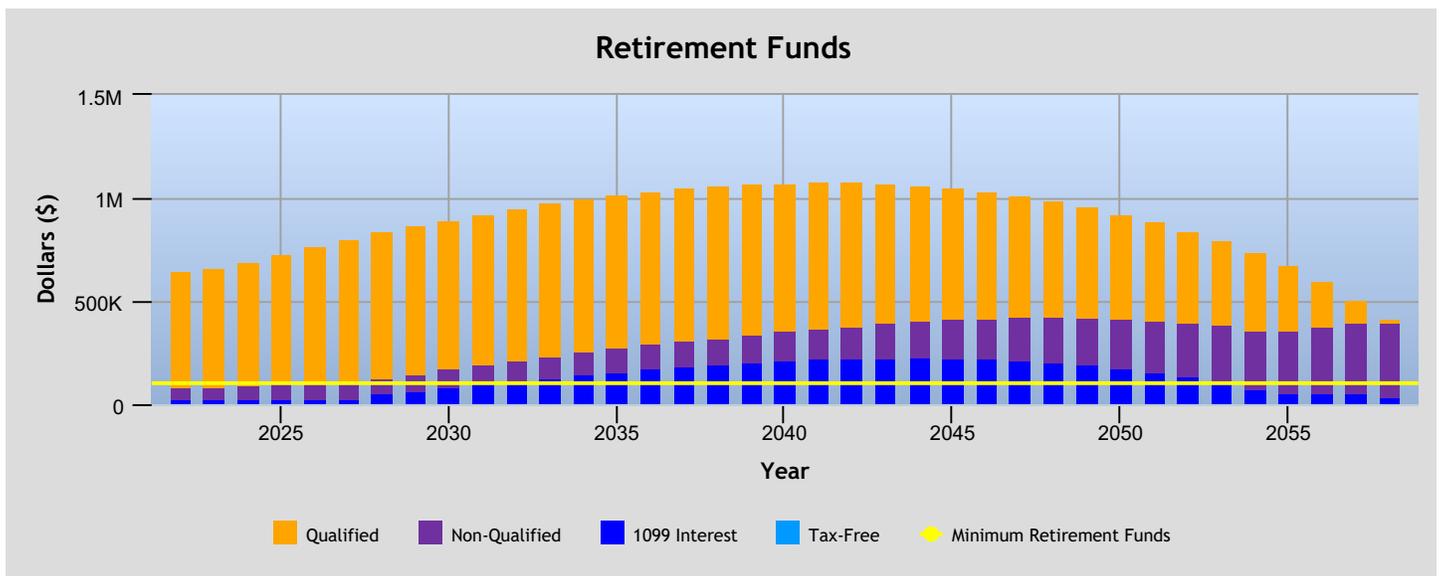
Year	John Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2052	96	94	\$2,000	\$5,509	\$0	\$0	\$7,395	\$13,229	- \$5,834	\$0	\$843,645
2053	97	95	\$2,000	\$5,569	\$0	\$0	\$7,452	\$13,626	- \$6,174	\$0	\$793,789
2054	98	96	\$2,000	\$5,631	\$0	\$0	\$7,512	\$14,035	- \$6,523	\$0	\$738,474
2055	99	97	\$2,000	\$5,693	\$0	\$0	\$7,571	\$14,456	- \$6,885	\$0	\$676,795
2056	100	98	\$2,000	\$5,755	\$0	\$0	\$7,630	\$14,889	- \$7,259	\$0	\$601,862
2057	101	99	\$2,000	\$5,819	\$0	\$0	\$7,692	\$15,336	- \$7,644	\$0	\$512,830
2058	102	100	\$2,000	\$5,883	\$0	\$0	\$7,753	\$15,796	- \$8,043	\$0	\$412,055

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Retirement Charts



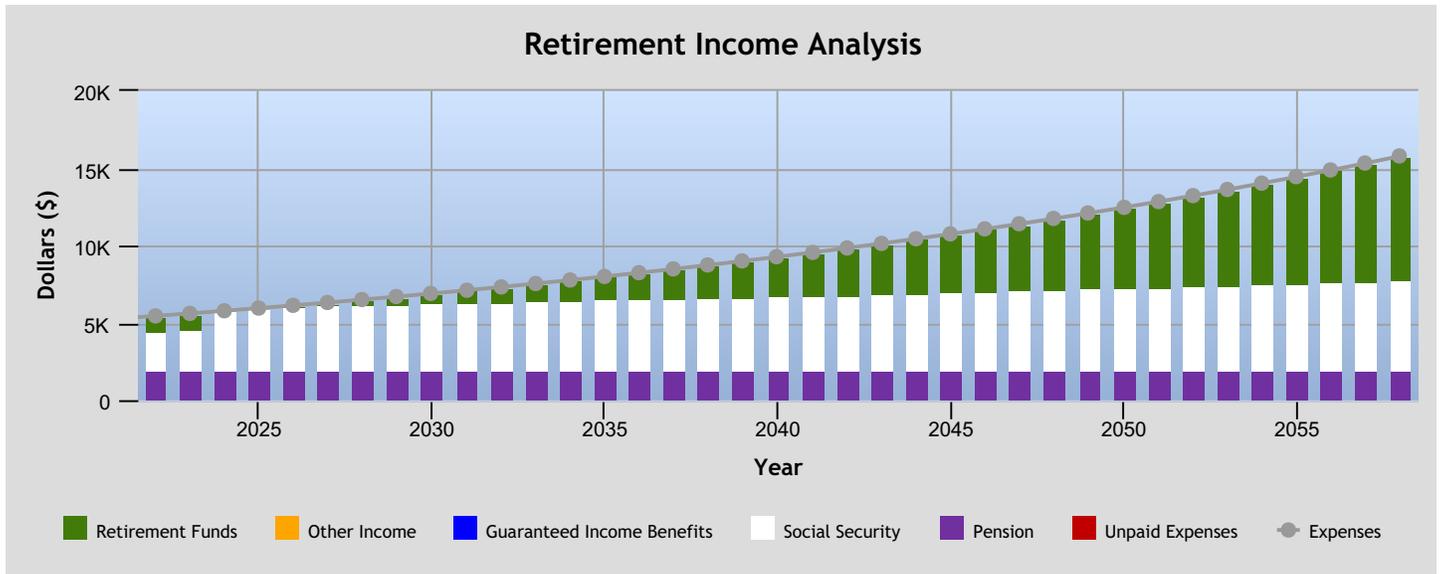
The Retirement Expense Analysis graph above compares your monthly income to your monthly expenses. Net Monthly Income is depicted in green and Net Monthly Expenses are depicted in red.



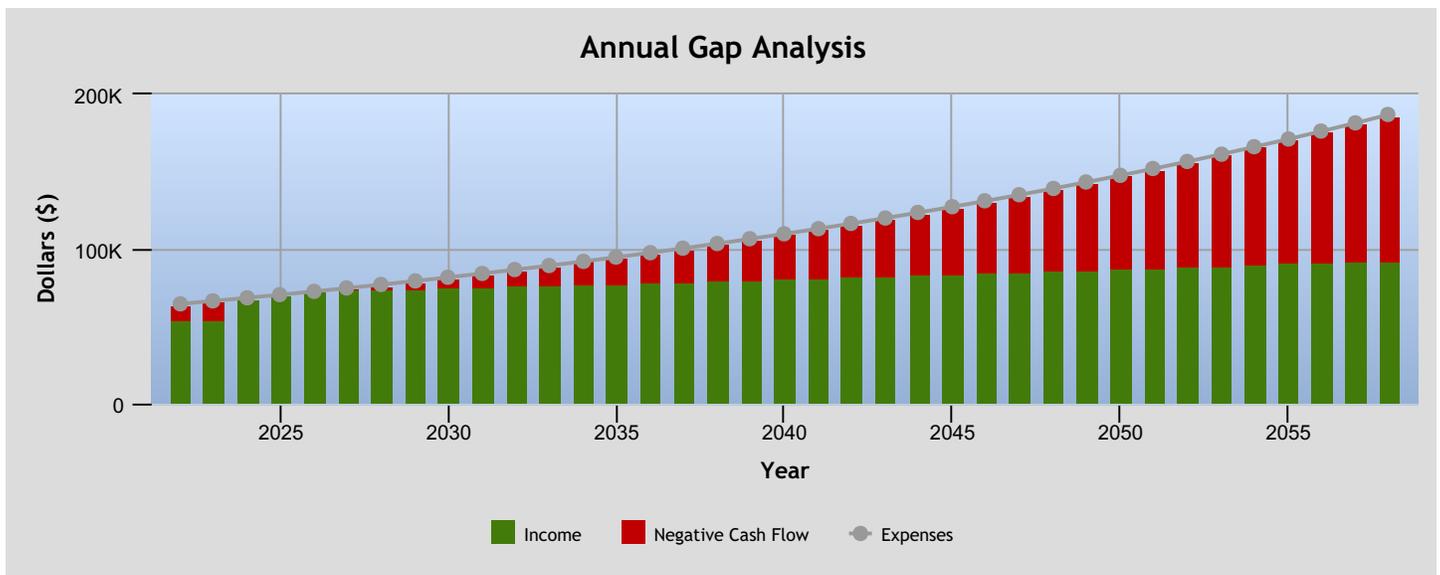
The Retirement Funds graph above shows the make-up of your Retirement Funds. Retirement Fund assets are classified as Qualified - Orange, Non-Qualified - Purple, 1099 Interest - Blue or Tax-Free - Light Blue. The yellow line on the graph represents the Minimum Retirement Funds value which is the amount you always want to have on reserve or never go below in any given month or year.

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Retirement Charts - Continued



The Retirement Income Analysis graph above shows your monthly expenses using the gray dotted line. The different colors on each bar show how your income need is paid. Types of funds used for payment of income need are as follows: Retirement Funds – Green, Other Income – Orange, Income Benefit Annuities – Blue, Social Security – White, Pension – Purple and Unpaid Expenses in Red. If any part of the bar in a specific year is red, it indicates you are out of retirement funds and cannot meet your monthly expense need.



The Annual Gap Analysis compares your annual income, made up of Social Security, pension benefits, income benefit annuity payments, and other sources of income, to your annual expenses. The gray dotted line represents your annual expenses and the bar below shows how they are paid. The green area of the bar represents annual income and the red section of the bar, if it appears, depicts a gap or negative cash flow where funds must be withdrawn from retirement account balances to pay your expenses.

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Life Insurance Summary

The Life Insurance Summary provides a comparison of the coverage you currently have versus the coverage projected to be needed in the event of premature death.

In-Force Life Insurance Policies

Listed below are any existing life insurance policies. These policies may be either permanent, lasting your entire lifetime, or term, lasting for a specific period of time.

Owner	Company	Type	Death Benefit	Monthly Premium	Cash Value	Policy End Date
John		Permanent	\$0.00	\$0.00	\$0.00	Life
Mary		Permanent	\$0.00	\$0.00	\$0.00	Life

Death Benefit Analysis

The analysis below shows a projected year of death, any change in expenses due to death, the amount of life insurance projected to be needed, the amount of insurance you have, and the difference between the two.

John's Analysis

	Insurance Need Today
Year of Death	2020
% of Current Expenses	80.00%
Insurance Needed	\$860,545
In-force Policies	\$0
Difference	\$860,545

Mary's Analysis

	Insurance Need Today
Year of Death	2020
% of Current Expenses	80.00%
Insurance Needed	\$0
In-force Policies	\$0
Difference	\$0

John's Life Insurance Solution

In the event of premature death in 2020, John would require \$860,545 of additional life insurance coverage.

Mary's Life Insurance Solution

In the event of premature death in 2020, Mary would require \$0 of additional life insurance coverage.

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John's Life Insurance Analysis

The Life Insurance Analysis shows the loss of John in 2020 to help illustrate the effects on the remaining spouse. Mary is assumed to need 80% of the current expenses due to the loss of John. These projections take into account the possible loss of salary, pension, and the surviving spouse receiving the higher of the two social security benefits. Finally, any existing death benefit payable will be shown as an inflow under annual cash flows and added to retirement funds in the projected year of death.

Pre-Retirement

Year	John Age	Mary Age	Gross Monthly Salary	Monthly Contributions	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$550,000

Retirement

Year	John Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$550,000
2020		62	\$1,000	\$0	\$0	\$0	\$916	\$4,110	- \$3,193	\$0	* \$608,180
2021		63	\$1,000	\$0	\$0	\$0	\$1,000	\$4,233	- \$3,233	\$0	\$586,914
2022		64	\$1,000	\$0	\$0	\$0	\$1,000	\$4,360	- \$3,360	\$0	\$566,359
2023		65	\$1,000	\$0	\$0	\$0	\$1,000	\$4,491	- \$3,491	\$0	\$543,081
2024		66	\$1,000	\$2,555	\$0	\$0	\$3,555	\$4,626	- \$1,071	\$0	\$548,086
2025		67	\$1,000	\$2,583	\$0	\$0	\$3,583	\$4,765	- \$1,182	\$0	\$554,299
2026		68	\$1,000	\$2,612	\$0	\$0	\$3,612	\$4,907	- \$1,295	\$0	\$559,618
2027		69	\$1,000	\$2,641	\$0	\$0	\$3,641	\$5,054	- \$1,413	\$0	\$563,464
2028		70	\$1,000	\$2,670	\$0	\$0	\$3,670	\$5,206	- \$1,536	\$0	\$565,589
2029		71	\$1,000	\$2,699	\$0	\$0	\$3,699	\$5,362	- \$1,663	\$0	\$565,814
2030		72	\$1,000	\$2,729	\$0	\$0	\$3,729	\$5,523	- \$1,794	\$0	\$563,803
2031		73	\$1,000	\$2,759	\$0	\$0	\$3,759	\$5,689	- \$1,930	\$0	\$555,085
2032		74	\$1,000	\$2,789	\$0	\$0	\$3,789	\$5,860	- \$2,071	\$0	\$545,212
2033		75	\$1,000	\$2,820	\$0	\$0	\$3,820	\$6,035	- \$2,215	\$0	\$532,750
2034		76	\$1,000	\$2,851	\$0	\$0	\$3,851	\$6,217	- \$2,366	\$0	\$517,269
2035		77	\$1,000	\$2,882	\$0	\$0	\$3,881	\$6,403	- \$2,522	\$0	\$500,194
2036		78	\$1,000	\$2,914	\$0	\$0	\$3,912	\$6,595	- \$2,683	\$0	\$478,825
2037		79	\$1,000	\$2,946	\$0	\$0	\$3,944	\$6,793	- \$2,849	\$0	\$453,060
2038		80	\$1,000	\$2,978	\$0	\$0	\$3,975	\$6,997	- \$3,022	\$0	\$423,070
2039		81	\$1,000	\$3,011	\$0	\$0	\$4,007	\$7,206	- \$3,199	\$0	\$388,654
2040		82	\$1,000	\$3,044	\$0	\$0	\$4,039	\$7,423	- \$3,384	\$0	\$349,512
2041		83	\$1,000	\$3,078	\$0	\$0	\$4,072	\$7,646	- \$3,573	\$0	\$307,063
2042		84	\$1,000	\$3,111	\$0	\$0	\$4,104	\$7,875	- \$3,771	\$0	\$257,991
2043		85	\$1,000	\$3,146	\$0	\$0	\$4,139	\$8,111	- \$3,973	\$0	\$202,823
2044		86	\$1,000	\$3,180	\$0	\$0	\$4,172	\$8,354	- \$4,183	\$0	\$141,313

* Partial Year — Retirement funds may be pro-rated from date of analysis.

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John's Life Insurance Analysis — Continued

Retirement

Year	John Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2045		87	\$1,000	\$3,215	\$0	\$0	\$4,206	\$8,605	- \$4,399	\$0	\$73,571
2046		88	\$1,000	\$3,251	\$0	\$0	\$4,241	\$8,863	- \$4,622	\$0	\$9,076
2047		89	\$1,000	\$3,286	\$0	\$0	\$4,275	\$9,129	- \$4,854	\$0	\$0
2048		90	\$1,000	\$3,323	\$0	\$0	\$4,311	\$9,403	- \$5,092	\$0	\$0
2049		91	\$1,000	\$3,359	\$0	\$0	\$4,346	\$9,685	- \$5,339	\$0	\$0
2050		92	\$1,000	\$3,396	\$0	\$0	\$4,382	\$9,976	- \$5,594	\$0	\$0
2051		93	\$1,000	\$3,433	\$0	\$0	\$4,418	\$10,275	- \$5,857	\$0	\$0
2052		94	\$1,000	\$3,471	\$0	\$0	\$4,455	\$10,583	- \$6,128	\$0	\$0
2053		95	\$1,000	\$3,509	\$0	\$0	\$4,493	\$10,901	- \$6,408	\$0	\$0
2054		96	\$1,000	\$3,548	\$0	\$0	\$4,531	\$11,228	- \$6,697	\$0	\$0
2055		97	\$1,000	\$3,587	\$0	\$0	\$4,569	\$11,565	- \$6,996	\$0	\$0
2056		98	\$1,000	\$3,626	\$0	\$0	\$4,607	\$11,911	- \$7,305	\$0	\$0
2057		99	\$1,000	\$3,666	\$0	\$0	\$4,646	\$12,269	- \$7,623	\$0	\$0
2058		100	\$1,000	\$3,707	\$0	\$0	\$4,685	\$12,637	- \$7,952	\$0	\$0

* Partial Year — Retirement funds may be pro-rated from date of analysis.

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Mary's Life Insurance Analysis

The Life Insurance Analysis shows the loss of Mary in 2020 to help illustrate the effects on the remaining spouse. John is assumed to need 80% of the current expenses due to the loss of Mary. These projections take into account the possible loss of salary, pension, and the surviving spouse receiving the higher of the two social security benefits. Finally, any existing death benefit payable will be shown as an inflow under annual cash flows and added to retirement funds in the projected year of death.

Pre-Retirement

Year	John Age	Mary Age	Gross Monthly Salary	Monthly Contributions	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$550,000
2020	64		\$80,000	\$1,000	\$2,000	\$0	\$54,653	\$4,110	+ \$50,544	\$0	* \$586,648
2021	65		\$80,000	\$1,000	\$2,000	\$0	\$52,048	\$4,233	+ \$47,816	\$0	\$624,896

Retirement

Year	John Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$624,896
2022	66		\$2,000	\$2,500	\$0	\$0	\$4,329	\$4,360	- \$31	\$0	* \$655,988
2023	67		\$2,000	\$2,527	\$0	\$0	\$4,355	\$4,491	- \$136	\$0	\$687,393
2024	68		\$2,000	\$2,555	\$0	\$0	\$4,382	\$4,626	- \$244	\$0	\$718,885
2025	69		\$2,000	\$2,583	\$0	\$0	\$4,408	\$4,765	- \$357	\$0	\$750,279
2026	70		\$2,000	\$2,612	\$0	\$0	\$4,436	\$4,907	- \$471	\$0	\$781,490
2027	71		\$2,000	\$2,641	\$0	\$0	\$4,463	\$5,054	- \$591	\$0	\$812,437
2028	72		\$2,000	\$2,670	\$0	\$0	\$4,491	\$5,206	- \$716	\$0	\$843,037
2029	73		\$2,000	\$2,699	\$0	\$0	\$4,518	\$5,362	- \$844	\$0	\$866,824
2030	74		\$2,000	\$2,729	\$0	\$0	\$4,547	\$5,523	- \$976	\$0	\$889,355
2031	75		\$2,000	\$2,759	\$0	\$0	\$4,575	\$5,689	- \$1,114	\$0	\$910,503
2032	76		\$2,000	\$2,789	\$0	\$0	\$4,604	\$5,860	- \$1,256	\$0	\$930,144
2033	77		\$2,000	\$2,820	\$0	\$0	\$4,633	\$6,035	- \$1,402	\$0	\$948,162
2034	78		\$2,000	\$2,851	\$0	\$0	\$4,663	\$6,217	- \$1,554	\$0	\$964,455
2035	79		\$2,000	\$2,882	\$0	\$0	\$4,692	\$6,403	- \$1,711	\$0	\$978,842
2036	80		\$2,000	\$2,914	\$0	\$0	\$4,722	\$6,595	- \$1,873	\$0	\$991,228
2037	81		\$2,000	\$2,946	\$0	\$0	\$4,753	\$6,793	- \$2,040	\$0	\$1,001,458
2038	82		\$2,000	\$2,978	\$0	\$0	\$4,783	\$6,997	- \$2,214	\$0	\$1,009,374
2039	83		\$2,000	\$3,011	\$0	\$0	\$4,814	\$7,206	- \$2,392	\$0	\$1,014,813
2040	84		\$2,000	\$3,044	\$0	\$0	\$4,846	\$7,423	- \$2,577	\$0	\$1,017,579
2041	85		\$2,000	\$3,078	\$0	\$0	\$4,878	\$7,646	- \$2,768	\$0	\$1,017,471
2042	86		\$2,000	\$3,111	\$0	\$0	\$4,909	\$7,875	- \$2,966	\$0	\$1,014,371
2043	87		\$2,000	\$3,146	\$0	\$0	\$4,943	\$8,111	- \$3,169	\$0	\$1,008,122
2044	88		\$2,000	\$3,180	\$0	\$0	\$4,975	\$8,354	- \$3,380	\$0	\$998,525

* Partial Year — Retirement funds may be pro-rated from date of analysis.

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Mary's Life Insurance Analysis — Continued

Retirement

Year	John Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2045	89		\$2,000	\$3,215	\$0	\$0	\$5,008	\$8,605	- \$3,597	\$0	\$985,397
2046	90		\$2,000	\$3,251	\$0	\$0	\$5,042	\$8,863	- \$3,821	\$0	\$968,556
2047	91		\$2,000	\$3,286	\$0	\$0	\$5,075	\$9,129	- \$4,053	\$0	\$947,931
2048	92		\$2,000	\$3,323	\$0	\$0	\$5,110	\$9,403	- \$4,293	\$0	\$923,375
2049	93		\$2,000	\$3,359	\$0	\$0	\$5,145	\$9,685	- \$4,540	\$0	\$894,709
2050	94		\$2,000	\$3,396	\$0	\$0	\$5,180	\$9,976	- \$4,796	\$0	\$861,781
2051	95		\$2,000	\$3,433	\$0	\$0	\$5,215	\$10,275	- \$5,060	\$0	\$824,617
2052	96		\$2,000	\$3,471	\$0	\$0	\$5,251	\$10,583	- \$5,332	\$0	\$783,103
2053	97		\$2,000	\$3,509	\$0	\$0	\$5,287	\$10,901	- \$5,614	\$0	\$736,865
2054	98		\$2,000	\$3,548	\$0	\$0	\$5,324	\$11,228	- \$5,904	\$0	\$685,285
2055	99		\$2,000	\$3,587	\$0	\$0	\$5,361	\$11,565	- \$6,204	\$0	\$622,927
2056	100		\$2,000	\$3,626	\$0	\$0	\$5,398	\$11,911	- \$6,513	\$0	\$549,126
2057	101		\$2,000	\$3,666	\$0	\$0	\$5,436	\$12,269	- \$6,833	\$0	\$465,610
2058	102		\$2,000	\$3,707	\$0	\$0	\$5,475	\$12,637	- \$7,162	\$0	\$374,939

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Long Term Care Summary

The Long Term Care Summary provides a comparison of the coverage you currently have versus the coverage that may be needed in the event that long term care is necessary.

In-Force Long Term Care Policies

Listed below are any existing long term care policies. These policies may either be cash plans, when you receive cash directly to spend on your care, or reimbursement plans, when you provide documentation of expenses incurred. Further, your existing plan's benefit can increase by a simple or compound inflation rate.

Owner	Company	Type	Start Date	Daily Benefit	Years	Inflation Type	Inflation %	Monthly Premium
John		Cash	Life	\$0.00	0	Compound		\$0
Mary		Cash	Life	\$0.00	0	Compound		\$0

Long Term Care Analysis

The analysis below shows today's average monthly cost, any change in expenses due to one spouse entering a facility, the age of entry, and the projected % increase in facility cost per year. The analysis also shows the projected years of care needed, the projected monthly expense in the year entering the facility, along with the total cost for the duration of the stay.

John's Analysis	
Current Monthly Cost	\$9,931
% of Current Expenses	100.00%
Age Entering Facility	80
Cost Increase %	4.35%
Years of Care Needed	4
Projected Monthly Expense	\$20,701
Total LTC Costs	\$1,040,954

Mary's Analysis	
Current Monthly Cost	\$9,931
% of Current Expenses	100.00%
Age Entering Facility	80
Cost Increase %	4.35%
Years of Care Needed	4
Projected Monthly Expense	\$22,580
Total LTC Costs	\$1,135,395

John's Long Term Care Solution

If facility care is needed, John would require a \$331 daily benefit with a 4.35% compound inflation rider today in order to cover the future monthly Long Term Care cost of \$20,701.

Mary's Long Term Care Solution

If facility care is needed, Mary would require a \$331 daily benefit with a 4.35% compound inflation rider today in order to cover the future monthly Long Term Care cost of \$22,580.

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John's Long Term Care Analysis

The Long Term Care Analysis shows the financial effects of John entering a long term care facility. The scenario accounts for any in-force or existing long term care policies. Current monthly cost for care of \$9,931 is assumed to grow at 4.35% until John enters the facility at age 80 for a stay of 4 years. We assume that Mary would need 100% of their current expenses and that costs will continue to increase during the stay.

Year	John Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$624,896
2022	66	64	\$2,000	\$2,500	\$0	\$0	\$4,488	\$5,450	- \$962	\$0	* \$644,703
2023	67	65	\$2,000	\$2,527	\$0	\$0	\$4,525	\$5,614	- \$1,089	\$0	\$662,122
2024	68	66	\$2,000	\$4,055	\$0	\$0	\$6,003	\$5,782	+ \$221	\$0	\$695,748
2025	69	67	\$2,000	\$4,100	\$0	\$0	\$6,046	\$5,956	+ \$90	\$0	\$731,527
2026	70	68	\$2,000	\$4,145	\$0	\$0	\$6,089	\$6,134	- \$45	\$0	\$767,829
2027	71	69	\$2,000	\$4,191	\$0	\$0	\$6,133	\$6,318	- \$185	\$0	\$804,335
2028	72	70	\$2,000	\$4,237	\$0	\$0	\$6,177	\$6,508	- \$331	\$0	\$840,730
2029	73	71	\$2,000	\$4,283	\$0	\$0	\$6,221	\$6,703	- \$482	\$0	\$871,752
2030	74	72	\$2,000	\$4,330	\$0	\$0	\$6,266	\$6,904	- \$638	\$0	\$901,575
2031	75	73	\$2,000	\$4,378	\$0	\$0	\$6,312	\$7,111	- \$799	\$0	\$928,803
2032	76	74	\$2,000	\$4,426	\$0	\$0	\$6,358	\$7,325	- \$967	\$0	\$954,315
2033	77	75	\$2,000	\$4,475	\$0	\$0	\$6,405	\$7,544	- \$1,139	\$0	\$977,981
2034	78	76	\$2,000	\$4,524	\$0	\$0	\$6,452	\$7,771	- \$1,319	\$0	\$999,683
2035	79	77	\$2,000	\$4,574	\$0	\$0	\$6,500	\$8,004	- \$1,504	\$0	\$1,019,240
2036	80	78	\$2,000	\$4,624	-\$20,701	\$0	\$6,547	\$28,945	- \$22,398	\$0	\$790,323
2037	81	79	\$2,000	\$4,675	-\$21,620	\$0	\$6,596	\$30,111	- \$23,515	\$0	\$508,581
2038	82	80	\$2,000	\$4,726	-\$22,580	\$0	\$6,645	\$31,326	- \$24,680	\$0	\$156,753
2039	83	81	\$2,000	\$4,778	-\$23,582	\$0	\$6,695	\$32,590	- \$25,895	\$0	\$0
2040		82	\$1,000	\$3,044	\$0	\$0	\$4,044	\$9,279	- \$5,235	\$0	\$0
2041		83	\$1,000	\$3,078	\$0	\$0	\$4,072	\$9,557	- \$5,485	\$0	\$0
2042		84	\$1,000	\$3,111	\$0	\$0	\$4,104	\$9,844	- \$5,740	\$0	\$0
2043		85	\$1,000	\$3,146	\$0	\$0	\$4,139	\$10,139	- \$6,000	\$0	\$0
2044		86	\$1,000	\$3,180	\$0	\$0	\$4,172	\$10,443	- \$6,271	\$0	\$0
2045		87	\$1,000	\$3,215	\$0	\$0	\$4,206	\$10,756	- \$6,550	\$0	\$0
2046		88	\$1,000	\$3,251	\$0	\$0	\$4,241	\$11,079	- \$6,838	\$0	\$0
2047		89	\$1,000	\$3,286	\$0	\$0	\$4,275	\$11,411	- \$7,136	\$0	\$0
2048		90	\$1,000	\$3,323	\$0	\$0	\$4,311	\$11,754	- \$7,443	\$0	\$0
2049		91	\$1,000	\$3,359	\$0	\$0	\$4,346	\$12,106	- \$7,760	\$0	\$0
2050		92	\$1,000	\$3,396	\$0	\$0	\$4,382	\$12,470	- \$8,088	\$0	\$0
2051		93	\$1,000	\$3,433	\$0	\$0	\$4,418	\$12,844	- \$8,426	\$0	\$0

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John's Long Term Care Analysis — Continued

Year	John Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2052		94	\$1,000	\$3,471	\$0	\$0	\$4,455	\$13,229	- \$8,774	\$0	\$0
2053		95	\$1,000	\$3,509	\$0	\$0	\$4,493	\$13,626	- \$9,133	\$0	\$0
2054		96	\$1,000	\$3,548	\$0	\$0	\$4,531	\$14,035	- \$9,504	\$0	\$0
2055		97	\$1,000	\$3,587	\$0	\$0	\$4,569	\$14,456	- \$9,887	\$0	\$0
2056		98	\$1,000	\$3,626	\$0	\$0	\$4,607	\$14,889	- \$10,282	\$0	\$0
2057		99	\$1,000	\$3,666	\$0	\$0	\$4,646	\$15,336	- \$10,690	\$0	\$0
2058		100	\$1,000	\$3,707	\$0	\$0	\$4,685	\$15,796	- \$11,111	\$0	\$0

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Mary's Long Term Care Analysis

The Long Term Care Analysis shows the financial effects of Mary entering a long term care facility. The scenario accounts for any in-force or existing long term care policies. Current monthly cost for care of \$9,931 is assumed to grow at 4.35% until Mary enters the facility at age 80 for a stay of 4 years. We assume that John would need 100% of their current expenses and that costs will continue to increase during the stay.

Year	John Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$624,896
2022	66	64	\$2,000	\$2,500	\$0	\$0	\$4,488	\$5,450	- \$962	\$0	* \$644,703
2023	67	65	\$2,000	\$2,527	\$0	\$0	\$4,525	\$5,614	- \$1,089	\$0	\$662,122
2024	68	66	\$2,000	\$4,055	\$0	\$0	\$6,003	\$5,782	+ \$221	\$0	\$695,748
2025	69	67	\$2,000	\$4,100	\$0	\$0	\$6,046	\$5,956	+ \$90	\$0	\$731,527
2026	70	68	\$2,000	\$4,145	\$0	\$0	\$6,089	\$6,134	- \$45	\$0	\$767,829
2027	71	69	\$2,000	\$4,191	\$0	\$0	\$6,133	\$6,318	- \$185	\$0	\$804,335
2028	72	70	\$2,000	\$4,237	\$0	\$0	\$6,177	\$6,508	- \$331	\$0	\$840,730
2029	73	71	\$2,000	\$4,283	\$0	\$0	\$6,221	\$6,703	- \$482	\$0	\$871,752
2030	74	72	\$2,000	\$4,330	\$0	\$0	\$6,266	\$6,904	- \$638	\$0	\$901,575
2031	75	73	\$2,000	\$4,378	\$0	\$0	\$6,312	\$7,111	- \$799	\$0	\$928,803
2032	76	74	\$2,000	\$4,426	\$0	\$0	\$6,358	\$7,325	- \$967	\$0	\$954,315
2033	77	75	\$2,000	\$4,475	\$0	\$0	\$6,405	\$7,544	- \$1,139	\$0	\$977,981
2034	78	76	\$2,000	\$4,524	\$0	\$0	\$6,452	\$7,771	- \$1,319	\$0	\$999,683
2035	79	77	\$2,000	\$4,574	\$0	\$0	\$6,500	\$8,004	- \$1,504	\$0	\$1,019,240
2036	80	78	\$2,000	\$4,624	\$0	\$0	\$6,547	\$8,244	- \$1,697	\$0	\$1,036,528
2037	81	79	\$2,000	\$4,675	\$0	\$0	\$6,596	\$8,491	- \$1,895	\$0	\$1,051,093
2038	82	80	\$2,000	\$4,726	-\$22,580	\$0	\$6,645	\$31,326	- \$24,680	\$0	\$794,548
2039	83	81	\$2,000	\$4,778	-\$23,582	\$0	\$6,695	\$32,590	- \$25,895	\$0	\$482,586
2040	84	82	\$2,000	\$4,831	-\$24,628	\$0	\$6,746	\$33,907	- \$27,161	\$0	\$89,153
2041	85	83	\$2,000	\$4,884	-\$25,721	\$0	\$6,796	\$35,278	- \$28,482	\$0	\$0
2042	86		\$2,000	\$3,111	\$0	\$0	\$5,091	\$9,844	- \$4,753	\$0	\$0
2043	87		\$2,000	\$3,146	\$0	\$0	\$4,943	\$10,139	- \$5,196	\$0	\$0
2044	88		\$2,000	\$3,180	\$0	\$0	\$4,975	\$10,443	- \$5,468	\$0	\$0
2045	89		\$2,000	\$3,215	\$0	\$0	\$5,008	\$10,756	- \$5,748	\$0	\$0
2046	90		\$2,000	\$3,251	\$0	\$0	\$5,042	\$11,079	- \$6,037	\$0	\$0
2047	91		\$2,000	\$3,286	\$0	\$0	\$5,075	\$11,411	- \$6,336	\$0	\$0
2048	92		\$2,000	\$3,323	\$0	\$0	\$5,110	\$11,754	- \$6,644	\$0	\$0
2049	93		\$2,000	\$3,359	\$0	\$0	\$5,145	\$12,106	- \$6,961	\$0	\$0
2050	94		\$2,000	\$3,396	\$0	\$0	\$5,180	\$12,470	- \$7,290	\$0	\$0
2051	95		\$2,000	\$3,433	\$0	\$0	\$5,215	\$12,844	- \$7,629	\$0	\$0

* Partial Year — Retirement funds may be pro-rated from date of analysis.

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Mary's Long Term Care Analysis — Continued

Year	John Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2052	96		\$2,000	\$3,471	\$0	\$0	\$5,251	\$13,229	- \$7,978	\$0	\$0
2053	97		\$2,000	\$3,509	\$0	\$0	\$5,287	\$13,626	- \$8,339	\$0	\$0
2054	98		\$2,000	\$3,548	\$0	\$0	\$5,324	\$14,035	- \$8,711	\$0	\$0
2055	99		\$2,000	\$3,587	\$0	\$0	\$5,361	\$14,456	- \$9,095	\$0	\$0
2056	100		\$2,000	\$3,626	\$0	\$0	\$5,398	\$14,889	- \$9,491	\$0	\$0
2057	101		\$2,000	\$3,666	\$0	\$0	\$5,436	\$15,336	- \$9,900	\$0	\$0
2058	102		\$2,000	\$3,707	\$0	\$0	\$5,475	\$15,796	- \$10,321	\$0	\$0

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Market Comparison

Outcome 1: Balance Using Projected Rates of Return assumes that each asset will receive the projected rate of return selected before and after retirement on Tab 2 Assets. Outcome 2: Balance Using Both Projected & Variable Rates of Return shows accounts projected as Low Risk, receiving the same rate of return as in Outcome 1. Accounts selected as At Risk, will receive a random set of returns, that when run through the geometric mean calculation model, will equal the projected rates in Outcome 1. The difference between Outcomes 1 & 2 is the volatility of the rates of return in the At Risk assets. These assets can show gains or losses in a given year but again, the overall geometric mean calculation, will be equal to the projected rates in Outcome 1.



● Low Risk	22.73%
● At Risk	77.27%
● Emergency	0.00%

Rate of Return

Geometric Average Return	4.39%
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Upside/Downside Ranges

Min	-20.00%
Max	20.00%
Increment	50.00%

Year

Return

Increment Analysis

Projected Rate of Return	Retirement Funds Age 100	Geometric Rate of Return	Retirement Funds Age 100	Difference
4.39%	\$412,055	0.00%	\$0	- \$412,055
4.39%	\$412,055	0.00%	\$0	- \$412,055
4.39%	\$412,055	4.39%	\$412,055	\$0
4.39%	\$412,055	0.00%	\$0	- \$412,055
4.39%	\$412,055	0.00%	\$0	- \$412,055

* Partial Year — Retirement funds may be pro-rated from date of analysis.

The hypothetical rate of return is for illustration purposes only and is not meant to represent the past or future returns of any specific investment or investment strategy, or to imply guaranteed earnings. This illustration does not reflect sales charges or other expenses that may be required for some investments. If reflected, they would reduce the figures shown here. Actual investment results may be more or less than those shown. This illustration does not represent any specific product and/or service.

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Market Comparison - Continued

YEAR & AGE			OUTCOME 1		OUTCOME 2		DIFFERENCE	
Year	John Age	Mary Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
				\$624,896		\$624,896		\$0
2022	66	64	4.82%	* \$644,703	4.82%	* \$644,703		\$0
2023	67	65	4.82%	\$662,122	4.82%	\$662,122		\$0
2024	68	66	4.83%	\$695,748	4.83%	\$695,748		\$0
2025	69	67	4.81%	\$731,527	4.81%	\$731,527		\$0
2026	70	68	4.81%	\$767,829	4.81%	\$767,829		\$0
2027	71	69	4.81%	\$804,335	4.81%	\$804,335		\$0
2028	72	70	4.82%	\$840,730	4.82%	\$840,730		\$0
2029	73	71	4.73%	\$871,752	4.73%	\$871,752		\$0
2030	74	72	4.66%	\$901,575	4.66%	\$901,575		\$0
2031	75	73	4.59%	\$928,803	4.59%	\$928,803		\$0
2032	76	74	4.52%	\$954,315	4.52%	\$954,315		\$0
2033	77	75	4.45%	\$977,981	4.45%	\$977,981		\$0
2034	78	76	4.40%	\$999,683	4.40%	\$999,683		\$0
2035	79	77	4.35%	\$1,019,240	4.35%	\$1,019,240		\$0
2036	80	78	4.30%	\$1,036,528	4.30%	\$1,036,528		\$0
2037	81	79	4.26%	\$1,051,093	4.26%	\$1,051,093		\$0
2038	82	80	4.22%	\$1,062,842	4.22%	\$1,062,842		\$0
2039	83	81	4.19%	\$1,071,729	4.19%	\$1,071,729		\$0
2040	84	82	4.16%	\$1,077,568	4.16%	\$1,077,568		\$0
2041	85	83	4.13%	\$1,080,155	4.13%	\$1,080,155		\$0
2042	86	84	4.11%	\$1,079,355	4.11%	\$1,079,355		\$0
2043	87	85	4.09%	\$1,074,964	4.09%	\$1,074,964		\$0
2044	88	86	4.07%	\$1,066,796	4.07%	\$1,066,796		\$0
2045	89	87	4.06%	\$1,054,645	4.06%	\$1,054,645		\$0
2046	90	88	4.06%	\$1,038,293	4.06%	\$1,038,293		\$0
2047	91	89	4.06%	\$1,017,639	4.06%	\$1,017,639		\$0
2048	92	90	4.07%	\$992,474	4.07%	\$992,474		\$0
2049	93	91	4.08%	\$962,633	4.08%	\$962,633		\$0

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Market Comparison - Continued

YEAR & AGE			OUTCOME 1		OUTCOME 2		DIFFERENCE	
Year	John Age	Mary Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
				\$624,896		\$624,896		\$0
2050	94	92	4.11%	\$927,933	4.11%	\$927,933		\$0
2051	95	93	4.16%	\$888,318	4.16%	\$888,318		\$0
2052	96	94	4.22%	\$843,645	4.22%	\$843,645		\$0
2053	97	95	4.31%	\$793,789	4.31%	\$793,789		\$0
2054	98	96	4.43%	\$738,474	4.43%	\$738,474		\$0
2055	99	97	4.58%	\$676,795	4.58%	\$676,795		\$0
2056	100	98	4.63%	\$601,862	4.63%	\$601,862		\$0
2057	101	99	4.59%	\$512,830	4.59%	\$512,830		\$0
2058	102	100	4.53%	\$412,055	4.53%	\$412,055		\$0

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Net Worth Statement - January 2020

Retirement Assets

Owner	Company	Classification	Investment Vehicle	Value
John	Boeing	401(k)	Mutual Fund	\$300,000
John	Edward Jones	Traditional IRA	Managed Money	\$100,000
Mary	Edward Jones	Traditional IRA	Managed Money	\$75,000
Joint	Scott Trade	Non-Qualified	Stock	\$50,000
John	Chase Bank	1099 Interest	Checking	\$25,000
Total Retirement Assets				\$550,000

Additional Assets

Owner	Description	Detail	Value
Joint	House	Value \$400,000, Owe \$100,000, Eq...	\$300,000
Total Additional Assets			\$300,000

Income Assets

Owner	Company	Classification	Value
Total Income Assets			\$0

Net Worth

Retirement Assets	Additional Assets	Income Assets	Liabilities	Net Worth
+ \$550,000	+ \$300,000	\$0	- \$0	+ \$850,000

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Signatures

I hereby attest that the information gathered to create this analysis has been provided by me and to the best of my knowledge is accurate. I further understand that the information provided has been used with your retirement software to create my retirement analysis. I understand fixed-only licensed insurance agents may not suggest the sale of an insurance product based upon the sale or liquidation of securities products. Proper registered registrations are required for such recommendations and sales. The financial professional providing the analysis does not provide tax or legal advice. Prior to making any financial decisions I should obtain tax or legal advice from a qualified professional.

Client: _____ Date: _____

Client: _____ Date: _____

Advisor: _____ Date: _____

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Software Terms

Please note that many of the terms below are defined for purposes of this presentation only. The definitions below should not be used for any other purpose.

1099 Interest

A 1099 asset includes but is not limited to certificates of deposit, checking and savings accounts. Any interest in these assets are taxed annually and the cost basis on the account is then adjusted.

401(a)

A 401(a) retirement plan is an employer-sponsored money-purchase plan that allows you to save money for retirement. The 401(a) plan allows for contributions by the employee, the employer, or both.

401(k)

A qualified plan established by employers to which eligible employees may make salary deferral (salary reduction), contributions on a post-tax and/or pretax basis. Taxes aren't paid until the money is withdrawn from the account.

403(b)

A retirement plan for certain employees of public schools, tax-exempt organizations and certain ministers.

409A

Section 409A applies to compensation that workers earn in one year, but that is paid in a future year. This is referred to as nonqualified deferred compensation.

Age Entering Facility

The projected age where a client may enter a nursing home facility.

Annual Cash Flows

The movement of money into, or out of, retirement funds on an annual basis.

Annuity

An annuity is a contractual financial product sold by financial institutions that is designed to accept and grow funds from an individual and then, upon annuitization, pay out a stream of payments to the individual at a later point in time. The period of time when an annuity is being funded and before payouts begin is referred to as the accumulation phase. Once payments commence, the contract is in the annuitization phase. Some contracts provide the opportunity to receive guaranteed income for life without annuitization.

Balance at Retirement

The total amount of financial assets entered into the program that a client has accumulated during and through their pre-retirement years.

Bond

A bond is a debt investment in which an investor loans money to an entity (typically corporate or governmental) which borrows the funds for a defined period of time at a variable or fixed interest rate. Bonds are used by companies, municipalities, states and sovereign governments to raise money and finance a variety of projects and activities. Owners of bonds are debtholders, or creditors, of the issuer.

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Cash Long Term Care Policy

Cash policies pay the insured a specified benefit per day, or per month, regardless of the cost or provider. It is up to the insured to use the cash benefit to pay their providers for service.

Cash Value

The buildup of cash inside a life insurance policy.

Certificate of Deposit, (CD)

A savings certificate entitling the bearer to receive interest. A CD bears a maturity date, a specified fixed interest rate and can be issued in any denomination. CDs are generally issued by commercial banks and are insured by the FDIC. The term of a CD generally ranges from one month to five years.

Checking Account

A transactional deposit account held at a financial institution that allows for withdrawals and deposits. Money held in a checking account is very liquid, and can be withdrawn using checks, automated cash machines and electronic debits, among other methods.

Cost Basis

The portion of the asset value on which taxes have been previously paid.

Cost Increase %

The rate at which long term care facility costs are projected to increase or inflate.

Current Allocation

A breakdown of assets and current asset values into two categories: Assets with a low risk classification or a guaranteed principal feature are displayed in green. Assets with an at risk classification where an asset may lose principal are displayed in red.

Current Gross Monthly Salary

An individual's total monthly employment income before taking taxes or deductions into account.

Current Monthly Expenses After Tax

The amount of money (after tax), needed each month to pay a client's living expenses such as rent, mortgage, electricity, water, or food etc.

Daily Benefit

The amount of money that will be paid to the insured on a daily basis in the event of needing Long Term Care.

Death Benefit

The amount paid to a beneficiary upon the death of an insured person.

Desired Allocation

A suitable level of risk or the level of risk that a client feels comfortable with expressed as a percentage of total retirement assets.

Difference

The projected amount of life insurance needed minus the current in force amount of life insurance. If the difference is zero, a client has sufficient life insurance coverage in force to help protect the surviving spouse.

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Employer Match

A type of contribution an employer chooses to make to his or her employee's employer-sponsored retirement plan.

End Date

The date that the cash flow ends. If the start and end date are the same, the cash flow will occur once.

Employee Stock Ownership Plan, (ESOP)

A qualified, defined contribution, employee benefit (ERISA) plan designed to invest primarily in the stock of the sponsoring employer. ESOP's are "qualified" in the sense that the ESOP's sponsoring company, the selling shareholder and participants receive various tax benefits. ESOP's are often used as a corporate finance strategy and are also used to align the interests of a company's employees with those of the company's shareholders.

Exchange Traded Fund, (ETF)

An exchange-traded fund is an investment fund traded on stock exchanges, much like stocks. An ETF holds assets such as stocks, commodities, or bonds, and trades close to its net asset value over the course of the trading day. Most ETFs track an index, such as a stock index or bond index.

Filing Status

Filing status is used when computing taxable income under the federal income tax system in the United States. The federal tax filing status defines the type of tax return form an individual will use. Filing status is based on marital status and family situation.

Fixed Annuity

An insurance contract in which the insurance company increases the value of the contract by a guaranteed rate. The insurance company also guarantees the principal.

Fixed Decrease

The payoff of a non-inflatable cost that is currently included in the net monthly expenses such as a mortgage payment, or car payment etc.

Fixed Increase

The addition of a fixed expense to current net monthly expenses such as a premium from a term life insurance policy, or a car payment etc.

Future Cash Flows

The inflow or outflow, either monthly or annually, of money into or from retirement assets. Cash flows can be considered taxable or non-taxable and may have a percentage increase included with them.

Future Monthly Expense Changes

The increase or decrease in your current monthly expenses after tax, at some point in the future.

Governmental 457(b)

A non-qualified, deferred compensation plan established by state and local governments, tax-exempt governments and tax-exempt employers. Eligible employees are allowed to make salary deferral contributions to a 457(b) plan.

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Guaranteed Income Benefit Annuities

A Guaranteed Income Benefit option is available through the use of a rider, often for an additional cost, on an annuity which is an add-on to the basic contract. The guaranteed income benefit rider can be added to a variable annuity or a fixed indexed annuity. The rider helps a client pre-determine the amount of a benefit at a future point in time. Once the rider is triggered income will be guaranteed for the remainder of the annuitant's life.

Guaranteed % Increase

The rate of increase in the benefit amount of the annuity, once income is turned on. Used with annuity products where the insurance company guarantees an increase over a period of time.

Income Tax Deductions

A deduction or subtraction from gross income which may reduce taxes owed. Deductions arise from various types of expenses incurred by a taxpayer.

In-Force Life Policies

Life insurance or Long Term Care insurance policies that are currently being funded and providing coverage to the insured.

Indexed Annuity

A special class of annuities that yields returns on your contributions based on a specified equity-based index. These annuities can be purchased from an insurance company, and similar to other types of annuities, the terms and conditions associated with payouts will depend on what is stated in the original annuity contract.

Inflatable Decrease

The payoff of an inflatable cost that is currently included in the net monthly expenses such as a college expense, or travel expense etc.

Inflatable Increase

The addition of an inflatable expense to current net monthly expenses such as a college expense, or travel expense etc.

Inflation Rate

A general increase in prices and fall in the purchasing value of money.

Inflation Type — Compound

The increase in the value of a benefit over time. The inflation amount that is added to the benefit should increase each year. A benefit with a compound inflation rider will increase faster than a benefit with a simple inflation rider.

Inflation Type — Simple

The increase in the value of a benefit over time. The inflation amount that is added to the benefit is the same each year. A benefit with a simple inflation rider will increase slower than a benefit with a compounding inflation rider.

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Insurance Needed

The amount of life insurance death benefit needed to keep the surviving spouse above a determined amount or from running out of funds.

Investment Vehicle

A product used by investors with the intention of having positive returns. Investment vehicles can be low-risk, such as certificates of deposit (CDs) or bonds, or can carry a greater degree of risk such as with stocks, options and futures. Other types of investment vehicles include variable annuities, collectibles (art or coins, for example), mutual funds and exchange-traded funds (ETFs).

Keogh Plan

A tax deferred pension plan available to self-employed individuals or unincorporated businesses for retirement purposes. A Keogh plan can be set up as either a defined-benefit or defined-contribution plan, although most plans are defined contribution.

Minimum Retirement Funds

The total amount of retirement funds a client would always like to have on reserve. If the analysis drops below this selected value, a yellow line will appear on the analysis.

Mode

Referring to frequency of payment such as monthly, quarterly or annual regarding annuities, cash flows, etc.

Money Market Account

An interest-bearing account that typically pays a higher interest rate than a savings account, and which provides the account holder with limited check-writing ability. A money market account thus offers the account holder benefits typical of both savings and checking accounts.

Monthly Cash Flows

The movement of money into, or out of, retirement funds on a monthly basis.

Monthly Contributions

An amount contributed to a retirement asset on a monthly basis.

Monthly Premium

The monthly cost for financial protection products such as Life or Long Term Care Insurances.

Municipal Bonds

A debt security issued by a state, municipality or county to finance its capital expenditures. Municipal bonds are exempt from federal taxes and from most state and local taxes, especially if you live in the state in which the bond is issued.

Mutual Fund

An investment vehicle that is made up of a pool of funds collected from many investors for the purpose of investing in securities such as stocks, bonds, money market instruments and similar assets. Mutual funds are operated by money managers, who invest the fund's capital and attempt to produce capital gains and income for the fund's investors. A mutual fund's portfolio is structured and maintained to match the investment objectives stated in its prospectus.

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Needed Balance at Retirement

The total amount of financial assets needed at the client's date of retirement in order to either stay above a specific dollar value or to keep a client from running out of funds.

Net Monthly Cash Flow

After tax monthly income minus net monthly expenses. Values in green indicate a positive monthly cash flow while values in red show a negative monthly cash flow.

Net Monthly Expenses

The amount of money (after tax), needed each month to pay your living expenses such as rent, mortgage, electricity, water, or food etc.

Net Monthly Income

The amount of money clients make per month after taxes.

Non-Deductible Traditional IRA

In a Non-Deductible Traditional IRA, contributions are non-deductible, meaning that you fund them with after-tax money. Earnings are taxed as ordinary income if you withdraw them from a Non-Deductible Traditional IRA.

Non-Qualified

There are 2 kinds of non-qualified assets, but both are funded with after-tax dollars. For non-qualified annuities, the tax on the earnings is deferred until a distribution from the contract occurs, and there is a federal 10% additional tax penalty and may also be a surrender or withdrawal charge for early withdrawal. The 2nd kind is often called capital gain assets, such as stocks and mutual funds. Taxes are paid on dividends or capital gains that are distributed each year. Capital gains taxes (whether shortterm or long-term) are paid when the assets are sold.

Note: The software assumes no yearly dividend or capital gains tax on mutual funds and realizes all capital gains tax at the time of sale.

Other

An investment that doesn't readily fit into any of the selections provided in the software.

Payout

In terms of financial investments like annuities, single payouts occur over the life of the owner while joint payouts continue for the life of the owner plus the spouse.

Pension Benefits

A payment beginning when a person retires that can run for a specific period but usually for the life of the retired employee.

Pension COLA

A COLA, also known as a Cost-of-Living Adjustment is an adjustment made annually to a pension benefit payment in order to help counteract the effects of inflation.

% Change

The percent of increase or decrease in the value of a cash flow adjusted annually.

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% of Needed Expenses in Retirement Percentage of before retirement expenses that will be needed in retirement. If this percentage is 90%, clients will be decreasing their spending by 10% beginning on the first day of retirement.

Period Certain Annuities

An annuity that provides guaranteed payments to an annuitant for a specified period of time.

Permanent Life Insurance

Insurance that provides death benefit protection for the insured's entire lifetime assuming the policy remains active and generally provide the opportunity to build a cash value.

Policy End Date

The date at which a term life policy expires and coverage stops.

Profit Sharing Plan

A plan that is intended to give employees a share in the profits of the company by contributing them to the plan. Each employee generally receives a percentage of the employees compensations as a contribution to the plan.

Projected After Retirement Rate of Return

The Rate of Return a client expects to receive on assets from the first day of retirement throughout the rest of their lives.

Projected Annual Salary Increase %

Percentage that your salary is projected to increase annually, until retirement.

Projected Before Retirement Rate of Return

The Rate of Return a client expects to receive on assets being accumulated for retirement during their working years and up until the date of retirement.

Projected Federal Tax Rate

The percentage at which an individual is expected to be taxed. The tax rate is the tax imposed by the federal government based on an individual's taxable income. The United States uses a progressive tax rate system, where the percentage of tax owed increases as taxable income increases.

Projected Monthly Expense

The current monthly cost of long term care, increased by the Cost Increase %, until the projected age the client enters the facility.

Projected Retirement Date

A hypothetical date on which you would like to retire. It is assumed that employment income and contributions will stop at this time.

Projected State Tax Rate

The percentage at which an individual is expected to be taxed. The tax rate is the tax imposed by some states based on an individual's taxable income.

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Provisional Income

The level of income that is used to determine whether a taxpayer is liable for tax on his or her Social Security benefits, and by how much.

Qualified Plan

A qualified plan is one where before tax money can be deposited and can grow tax deferred until withdrawn. Contribution limits apply to all arrangements and plans, as do penalties for early withdrawal. Examples include but are not limited to 401(k), 403(b), and Traditional IRA's.

Note: Even though these arrangements and plans provide for tax deferral in the accumulation period, upon withdrawal, each dollar may be subject to tax.

Real Estate Investment Trust, (REIT)

A REIT is a type of security that invests in real estate through property or mortgages and often trades on major exchanges like a stock. REITs provide investors with an extremely liquid stake in real estate. They receive special tax considerations and typically offer high dividend yields.

Reimbursement Long Term Care Policy

Reimbursement policies require the insured to provide receipts to insurance companies for services and care received. The client will pay the cost directly and will then be reimbursed by the insurance company.

Retirement Assets

Any asset you have set aside or earmarked for retirement years. Examples include but are not limited to a 401(k), Roth IRA, and Traditional IRA.

Retirement Funds

The total amount of retirement funds at specific point in time. This number takes into consideration, rate of return and monthly or annual cash flows.

Risk

With regard to investing, the risk of losing money in an investment.

Roth 401(k)

An employer-sponsored investment account that is funded with after-tax money. After the plan participant reaches age 59.5, withdrawals of any money from the account (including investment gains) are tax-free as long as certain requirements are met.

Roth IRA

A Roth IRA, provides for tax-free withdrawals if certain requirements are met. The Roth IRA is an individual retirement arrangement allowing a person to set aside after-tax income up to a specified amount each year.

Salary Reduction Simplified Employee Pension Plan, (SARSEP)

A plan offered by small companies typically those with fewer than 25 employees that allows employees to make pretax contributions to their SEP Individual Retirement Accounts (IRA's) through salary reduction. This type of plan cannot be setup today.

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Savings Account

A transactional deposit account held at a financial institution that allows for withdrawals and deposits. Money held in a savings account is very liquid, and can be withdrawn using automated cash machines and electronic debits, among other methods.

SEP IRA

(Simplified Employee Pension Individual Retirement Arrangement), a retirement arrangement to have contributions from a SEP plan that an employer or self-employed individuals can establish. The employer is allowed a tax deduction for contributions made to the SEP IRA plan and makes contributions on a discretionary basis.

Simple IRA

(Savings Incentive Match Plan for Employees Individual Retirement Accounts), a retirement arrangement to hold contributions from a SEP plan that may be established by employers, including self-employed individuals, sole proprietorships and partnerships with 100 or fewer employees. The SIMPLE IRA allows eligible employees to contribute part of their pretax compensation to the plan. This means the tax on the money is deferred until it is distributed.

Social Security Benefit

The monetary benefits received by retired workers who have paid into the Social Security system during their working years.

Social Security Cost-of-Living Adjustment, (COLA)

A COLA, also known as a Cost-of-Living Adjustment, is an annual adjustment made to Social Security benefit payments in order to help counteract the effects of inflation.

Single Premium Immediate Annuity, (SPIA)

Single Premium Immediate Annuity products offer guaranteed payments to an annuitant. The SPIA provides guaranteed payments for a specified period of time (period certain), or lifetime payout.

Start Date

The date that the cash flow begins or insurance coverage starts.

Stock

A type of security that signifies ownership in a corporation and represents a claim on part of the corporation's assets and earnings.

Tax Classification

Category of an asset with specific rules regarding how and when contributions, earnings, and withdrawals will be taxed. Examples include: 1099 Interest, Non-Qualified, Qualified, and Tax-Free.

Term Life Insurance

Life insurance that pays a death benefit in the event of death of the insured during a specified term, typically a 10, 20, or 30 year period.

Total LTC Costs

Total amount of costs that your client may face for the duration of his/her stay in a Long Term Care facility.

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Total Portfolio Value

A total value of the retirement assets, single premium immediate annuities, and guaranteed income benefit annuities.

Traditional IRA

An Individual Retirement Arrangement to which you contribute pre-tax or after-tax dollars, and which allows your money to grow tax-deferred. When you make withdrawals they're treated as current income.

Value

The value of a retirement asset on the date of the analysis.

Variable Annuity

An insurance contract in which, the dollars are allocated to various sub accounts, which may lose value.

Withdrawal %

The amount of money withdrawn annually from retirement assets divided by the beginning balance of total retirement assets.

Years of Care Needed

The projected amount of time a client will stay in a long term care facility.

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