

CONFIDENTIAL

FINANCIAL ANALYSIS

FOR

JOHN & MARY SMITH

July 23, 2015

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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 extended long term care?

Contact Information

Current residence is: **123 Main Street, Anywhere, WA, 98271**

Current telephone number is: **425-123-4567**.

John's email is: john@doe.com

Mary's email is: john@doe.com

Dates of Birth

John was born on **January 1, 1950** and Mary was born on **January 1, 1955**.

Will Information

You currently **do not have** a will.

Beneficiary Information

#	Owner	Company Name	Classification	Beneficiary Named
1	John	Boeing	401K	
2	Mary	Boeing	401K	
3	Joint	Cash from property sold	Non-Qualified CD	
4	Joint	Savings	Savings	

Future Goals

We discussed the following future goals during our data gathering appointment:

1. Not run out of money

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Employment & Salary Information

John is currently employed with **Boeing** and earns a gross monthly salary of **\$8,000**.

Mary is currently employed with **Boeing** and earns a gross monthly salary of **\$7,000**.

Projected Retirement Date

John is projected to retire on **January 1, 2016** and Mary is projected to retire on **January 1, 2021**.

Social Security Information

John will begin Social Security benefits in the amount of **\$2,000** per month at age **70 and 0 months**, and we are projecting a **1.00%** cost of living increase for **life**.

Mary will begin Social Security benefits in the amount of **\$1,500** per month at age **70 and 0 months**, and we are projecting a **1.00%** cost of living increase for **life**.

Pension Information

John's pension benefit will begin at age **66** in the amount of **\$1,800** per month, and we are projecting a **1.00%** cost of living increase for **life**. If John were to pass away, Mary would receive **100.00%** of John's benefit amount.

Mary's pension benefit will begin at age **66** in the amount of **\$1,200** per month, and we are projecting a **1.00%** cost of living increase for **life**. If Mary were to pass away, John would receive **100.00%** of Mary'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	Classification	Risk Type	Value	Monthly Contributions
1	Joint	Cash from property sold	Non-Qualified CD	Low Risk	\$150,000	\$0
2	Joint	Savings	Savings	Low Risk	\$50,000	\$0
3	John	Boeing	401K	At Risk	\$250,000	\$640
4	Mary	Boeing	401K	At Risk	\$200,000	\$560

The current value of your retirement assets is **\$650,000**.

You are currently contributing a total of **\$1,200** per month to your retirement accounts.

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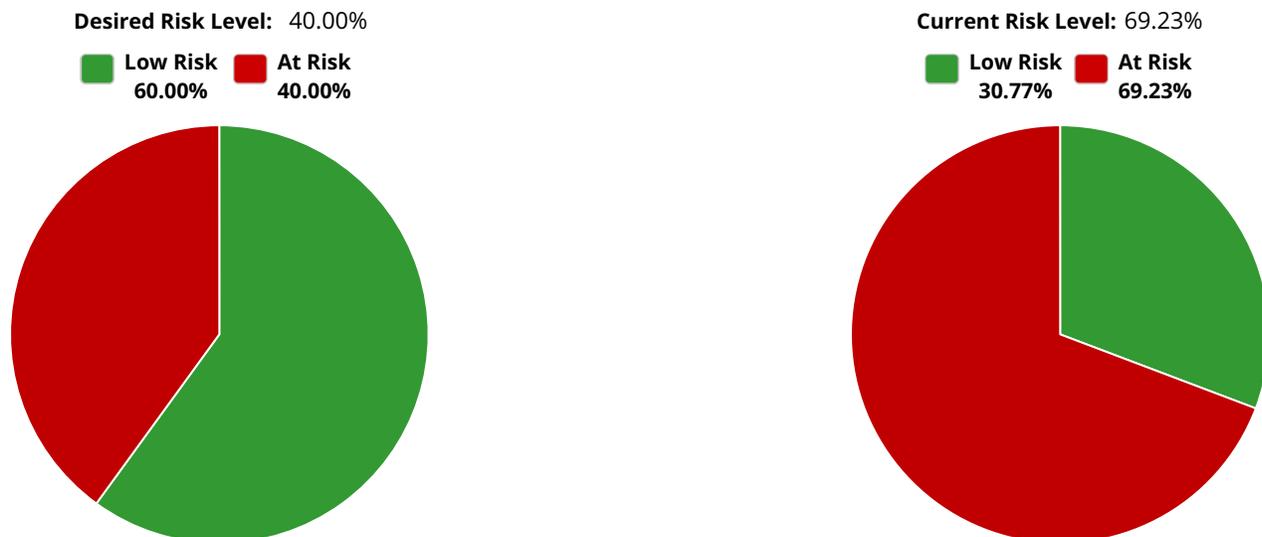
Suitable Risk Level vs. Current Risk Level

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

Your current portfolio is structured with **30.77%** of your assets in low risk, and **69.23%** of your retirement assets are at risk where you may lose principal.

After analyzing your answers to our risk assessment questionnaire, we've determined that your suitable asset allocation and level of risk should be as follows:

Portfolio Risk Analysis



Of the **\$650,000** currently in your retirement assets, **60.00%** of your assets should be invested in low risk, and **40.00%** should be at risk where you may lose principal.

Projected Rates of Return

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

We are projecting a **7.00%** annual rate of return, or growth rate, on your retirement funds from today up until the first day of retirement. From retirement throughout the rest of the analysis, we are projecting a **5.00%** annual rate of return, or growth rate, on your retirement assets.

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 is **\$50,000**.

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Risk Assessment Questionnaire

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

1. 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+

2. 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.

3. 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%

4. 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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Monthly Expenses

Your current monthly expenses are **\$10,000**.

Monthly Expense Worksheet

Below is a breakdown of your current monthly expenses. Each category is totaled to the right and used to create the pie chart below.

Household	Amount	Transportation	Amount	Monthly Expenses	Amount
Mortgage - Principal & Interest	\$0	Auto Loans	\$0	Household	\$0
Home Equity Line/Loan	\$0	Auto Insurance	\$0	Daily Living	\$0
Real Estate Taxes	\$0	Fuel	\$0	Entertainment	\$0
Rent	\$0	Repairs	\$0	Transportation	\$0
Insurance - Home/Rental	\$0	Other (enter description)	\$0	Health	\$0
Maintenance - Supplies	\$0	Other (enter description)	\$0	Debts - Loans	\$0
Utilities - Electric/Gas	\$0	Health	Amount	Charity - Gifts	\$0
Water - Sewer	\$0	Health Insurance	\$0	Total Expenses	\$0
Cable - Phone - Internet	\$0	Life Insurance	\$0		
House Cleaning	\$0	LTC Insurance	\$0		
Other (enter description)	\$0	Disability Insurance	\$0		
Other (enter description)	\$0	Medicine - Drugs	\$0		
Daily Living	Amount	Veterinarian - Pet Care	\$0		
Groceries	\$0	Other (enter description)	\$0		
Dining - Eating Out	\$0	Other (enter description)	\$0		
Clothing	\$0	Debts - Loans	Amount		
Salon - Massage - Manicure	\$0	Credit Cards	\$0		
Other (enter description)	\$0	Student Loans	\$0		
Other (enter description)	\$0	Alimony - Child Support	\$0		
Entertainment	Amount	Other (enter description)	\$0		
Home - Shows - Events	\$0	Other (enter description)	\$0		
Sports - Hobbies - Lessons	\$0	Charity - Gifts	Amount		
Dues - Memberships	\$0	Charitable Donations	\$0		
Vacation/Travel	\$0	Gifts	\$0		
Other (enter description)	\$0	Other (enter description)	\$0		
Other (enter description)	\$0	Other (enter description)	\$0		

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Inflation

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

We are projecting a **3.00%** annual inflation rate or increase in your current monthly expenses.

Your estimated monthly expenses on **January 1, 2021** at retirement including inflation are projected to be **\$11,765**.

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		
1914	1.0%	1928	-1.7%	1942	10.9%	1956	1.5%	1970	5.7%	1984	4.3%	1998	1.6%	2012	2.1%
1915	1.0%	1929	0.0%	1943	6.1%	1957	3.3%	1971	4.4%	1985	3.6%	1999	2.2%	2013	1.5%
1916	7.9%	1930	-2.3%	1944	1.7%	1958	2.8%	1972	3.2%	1986	1.9%	2000	3.4%	2014	1.6%
1917	17.4%	1931	-9.0%	1945	2.3%	1959	0.7%	1973	6.2%	1987	3.6%	2001	2.8%		
1918	18.0%	1932	-9.9%	1946	8.3%	1960	1.7%	1974	11.0%	1988	4.1%	2002	1.6%		
1919	14.6%	1933	-5.1%	1947	14.4%	1961	1.0%	1975	9.1%	1989	4.8%	2003	2.3%		
1920	15.6%	1934	3.1%	1948	8.1%	1962	1.0%	1976	5.8%	1990	5.4%	2004	2.7%		
1921	-10.5%	1935	2.2%	1949	-1.2%	1963	1.3%	1977	6.5%	1991	4.2%	2005	3.4%		
1922	-6.1%	1936	1.5%	1950	1.3%	1964	1.3%	1978	7.6%	1992	3.0%	2006	3.2%		
1923	1.8%	1937	3.6%	1951	7.9%	1965	1.6%	1979	11.3%	1993	3.0%	2007	2.8%		
1924	0.0%	1938	-2.1%	1952	1.9%	1966	2.9%	1980	13.5%	1994	2.6%	2008	3.8%		
1925	2.3%	1939	-1.4%	1953	0.8%	1967	3.1%	1981	10.3%	1995	2.8%	2009	-0.4%		
1926	1.1%	1940	0.7%	1954	0.7%	1968	4.2%	1982	6.2%	1996	3.0%	2010	1.6%		
1927	-1.7%	1941	5.0%	1955	-0.1%	1969	5.5%	1983	3.2%	1997	2.3%	2011	3.2%		

101 Year Average	10 Year Average
3.31%	2.28%

Statistics were gathered on 1/16/15 from <http://www.bls.gov/cpi/tables.htm>.

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Monthly Expense Adjustments

Below are the projected changes to your monthly expenses or income need:

No monthly expense changes projected.

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: First Year of Retirement

Your projected federal tax rate in the year **2021** is **10.18%**.

Your projected **Washington** state tax rate in the year **2021** is **0.00%**.

Tax Filing Status – Married, Filing Jointly

2015 Federal Income Tax Brackets				
From	To	Tax	Plus	Over
\$0	\$18,450	\$0.00	10.00%	\$0
\$18,450	\$74,900	\$1,845.00	15.00%	\$18,450
\$74,900	\$151,200	\$10,312.50	25.00%	\$74,900
\$151,200	\$230,450	\$29,387.50	28.00%	\$151,200
\$230,450	\$411,500	\$51,577.50	33.00%	\$230,450
\$411,500	\$464,850	\$111,324.00	35.00%	\$411,500
\$464,850		\$129,996.50	39.60%	\$464,850

Social Security Taxation

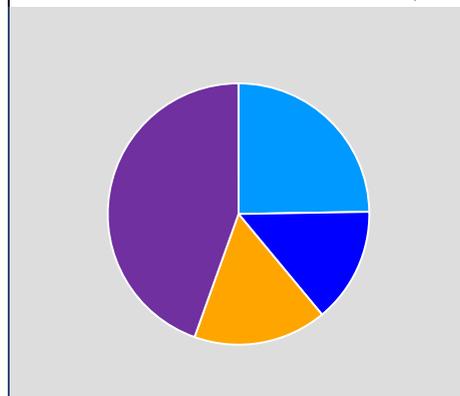
85.00% of your social security benefit is currently being taxed.

Deductions & Personal Exemptions

You are currently taking a **standard** deduction of **\$20,600**.

2021 Projected Tax Rate Calculations	
Wages	\$0
Taxable Social Security	\$20,604
Pension	\$37,104
1099 Interest	\$11,859
Other	\$13,731
Gross Income	\$83,299
Deductions	\$20,600
Taxable Income	\$62,699
Base From Chart	\$18,450
Tax On Base	\$1,845
Amount Over Base	\$44,249
Tax on Amount Over Base	\$6,637
Federal Tax Owed	\$8,482
State Tax Owed	\$0
Total Tax Owed	\$8,482
Federal Tax Bracket	15.00%
Federal Tax Rate	10.18%

2021 Gross Income Breakdown	
Wages	\$0
Taxable Social Security	\$20,604
Pension	\$37,104
1099 Interest	\$11,859
Other	\$13,731
Gross Income	\$83,299



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Pre-Retirement

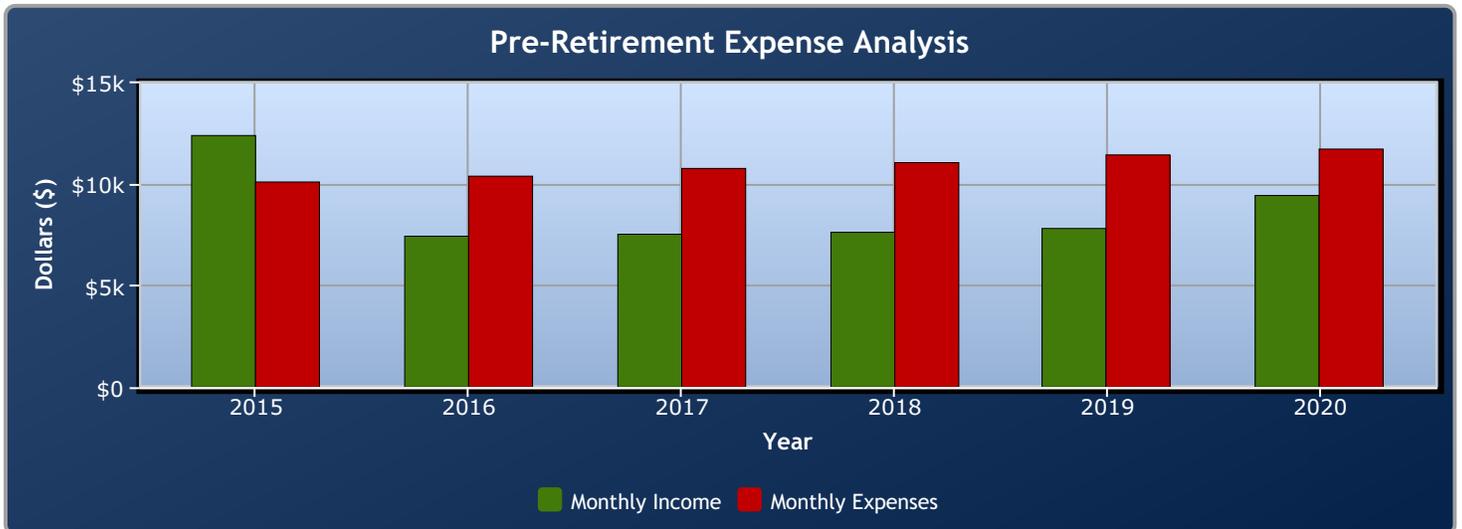
The Pre-Retirement Summary shows your projected monthly income in comparison to your projected monthly expenses. The net monthly cash flow column represents either the surplus or deficit you are projected to have each month. This analysis runs from today until the first day of retirement.

Year	John Age	Mary Age	Gross Monthly Salary	Monthly Contributions	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$650,000
2015	65	60	\$15,000	\$2,100	\$0	\$0	\$12,398	\$10,124	\$2,274	\$0	* \$685,944
2016	66	61	\$7,140	\$980	\$1,800	\$0	\$7,415	\$10,428	-\$3,012	\$0	\$746,604
2017	67	62	\$7,283	\$980	\$1,818	\$0	\$7,535	\$10,740	-\$3,204	\$0	\$808,799
2018	68	63	\$7,428	\$980	\$1,836	\$0	\$7,658	\$11,063	-\$3,404	\$0	\$875,275
2019	69	64	\$7,577	\$980	\$1,855	\$0	\$7,784	\$11,395	-\$3,610	\$0	\$946,327
2020	70	65	\$7,729	\$980	\$3,873	\$0	\$9,486	\$11,736	-\$2,249	\$0	\$1,022,274

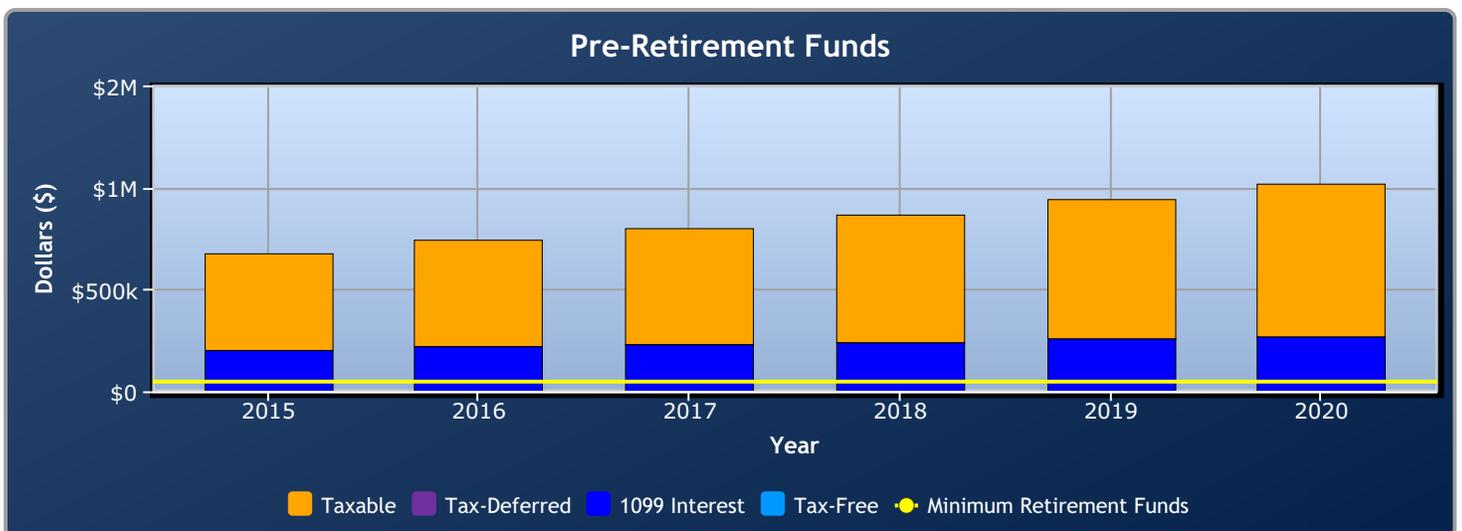
* Partial Year — Retirement funds may be pro-rated from date of analysis.

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Pre-Retirement Charts



The **Pre-Retirement Expense Analysis** graph above compares your monthly income to your monthly expenses. **Monthly Income** is depicted in green and **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 **Taxable** – Orange, **Tax Deferred** – 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 values show 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	Gross Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow		Annuity Account Value	Retirement Funds
											\$0	\$1,022,274
2021	71	66	\$3,092	\$2,020	\$0	\$0	\$4,725	\$12,088	-\$7,362	8.80%	\$0	* \$977,600
2022	72	67	\$3,123	\$2,040	\$0	\$0	\$4,768	\$12,451	-\$7,682	9.18%	\$0	\$930,939
2023	73	68	\$3,154	\$2,061	\$0	\$0	\$4,813	\$12,825	-\$8,011	10.00%	\$0	\$878,327
2024	74	69	\$3,185	\$2,081	\$0	\$0	\$4,857	\$13,209	-\$8,351	10.99%	\$0	\$819,360
2025	75	70	\$3,218	\$3,602	\$0	\$0	\$6,212	\$13,606	-\$7,393	12.25%	\$0	\$752,941
2026	76	71	\$3,249	\$3,638	\$0	\$0	\$6,270	\$14,014	-\$7,743	15.31%	\$0	\$666,978
2027	77	72	\$3,282	\$3,674	\$0	\$0	\$6,329	\$14,434	-\$8,104	18.48%	\$0	\$568,043
2028	78	73	\$3,315	\$3,711	\$0	\$0	\$6,389	\$14,867	-\$8,477	22.17%	\$0	\$461,371
2029	79	74	\$3,348	\$3,748	\$0	\$0	\$6,450	\$15,313	-\$8,862	28.53%	\$0	\$343,392
2030	80	75	\$3,381	\$3,786	\$0	\$0	\$6,511	\$15,773	-\$9,261	40.32%	\$0	\$212,613
2031	81	76	\$3,416	\$3,823	\$0	\$0	\$6,573	\$16,246	-\$9,672	68.85%	\$0	\$68,075
2032	82	77	\$3,450	\$3,862	\$0	\$0	\$6,636	\$16,733	-\$10,096	100.00%	\$0	\$0
2033	83	78	\$3,484	\$3,900	\$0	\$0	\$6,698	\$17,235	-\$10,536	0.00%	\$0	\$0
2034	84	79	\$3,519	\$3,940	\$0	\$0	\$6,763	\$17,752	-\$10,988	0.00%	\$0	\$0
2035	85	80	\$3,554	\$3,979	\$0	\$0	\$6,826	\$18,285	-\$11,458	0.00%	\$0	\$0
2036	86	81	\$3,589	\$4,019	\$0	\$0	\$6,891	\$18,833	-\$11,941	0.00%	\$0	\$0
2037	87	82	\$3,625	\$4,059	\$0	\$0	\$6,957	\$19,398	-\$12,440	0.00%	\$0	\$0
2038	88	83	\$3,661	\$4,099	\$0	\$0	\$7,022	\$19,980	-\$12,957	0.00%	\$0	\$0
2039	89	84	\$3,698	\$4,140	\$0	\$0	\$7,089	\$20,580	-\$13,490	0.00%	\$0	\$0
2040	90	85	\$3,736	\$4,181	\$0	\$0	\$7,157	\$21,197	-\$14,039	0.00%	\$0	\$0
2041	91	86	\$3,772	\$4,224	\$0	\$0	\$7,226	\$21,833	-\$14,606	0.00%	\$0	\$0
2042	92	87	\$3,810	\$4,265	\$0	\$0	\$7,294	\$22,488	-\$15,193	0.00%	\$0	\$0
2043	93	88	\$3,849	\$4,308	\$0	\$0	\$7,364	\$23,163	-\$15,798	0.00%	\$0	\$0
2044	94	89	\$3,887	\$4,351	\$0	\$0	\$7,434	\$23,858	-\$16,423	0.00%	\$0	\$0
2045	95	90	\$3,926	\$4,395	\$0	\$0	\$7,506	\$24,573	-\$17,066	0.00%	\$0	\$0
2046	96	91	\$3,965	\$4,440	\$0	\$0	\$7,578	\$25,311	-\$17,732	0.00%	\$0	\$0
2047	97	92	\$4,004	\$4,483	\$0	\$0	\$7,649	\$26,070	-\$18,420	0.00%	\$0	\$0
2048	98	93	\$4,045	\$4,529	\$0	\$0	\$7,724	\$26,852	-\$19,127	0.00%	\$0	\$0
2049	99	94	\$4,086	\$4,574	\$0	\$0	\$7,796	\$27,658	-\$19,861	0.00%	\$0	\$0
2050	100	95	\$4,126	\$4,620	\$0	\$0	\$7,862	\$28,487	-\$20,624	0.00%	\$0	\$0

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

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Retirement Continued

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 values show 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	Gross Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow		Annuity Account Value	Retirement Funds
2051	101	96	\$4,167	\$4,666	\$0	\$0	\$7,929	\$29,342	-\$21,412	0.00%	\$0	\$0
2052	102	97	\$4,209	\$4,712	\$0	\$0	\$7,997	\$30,222	-\$22,224	0.00%	\$0	\$0
2053	103	98	\$4,251	\$4,759	\$0	\$0	\$8,066	\$31,129	-\$23,062	0.00%	\$0	\$0
2054	104	99	\$4,293	\$4,807	\$0	\$0	\$8,135	\$32,063	-\$23,927	0.00%	\$0	\$0
2055	105	100	\$4,336	\$4,855	\$0	\$0	\$8,205	\$33,025	-\$24,819	0.00%	\$0	\$0

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Retirement Charts



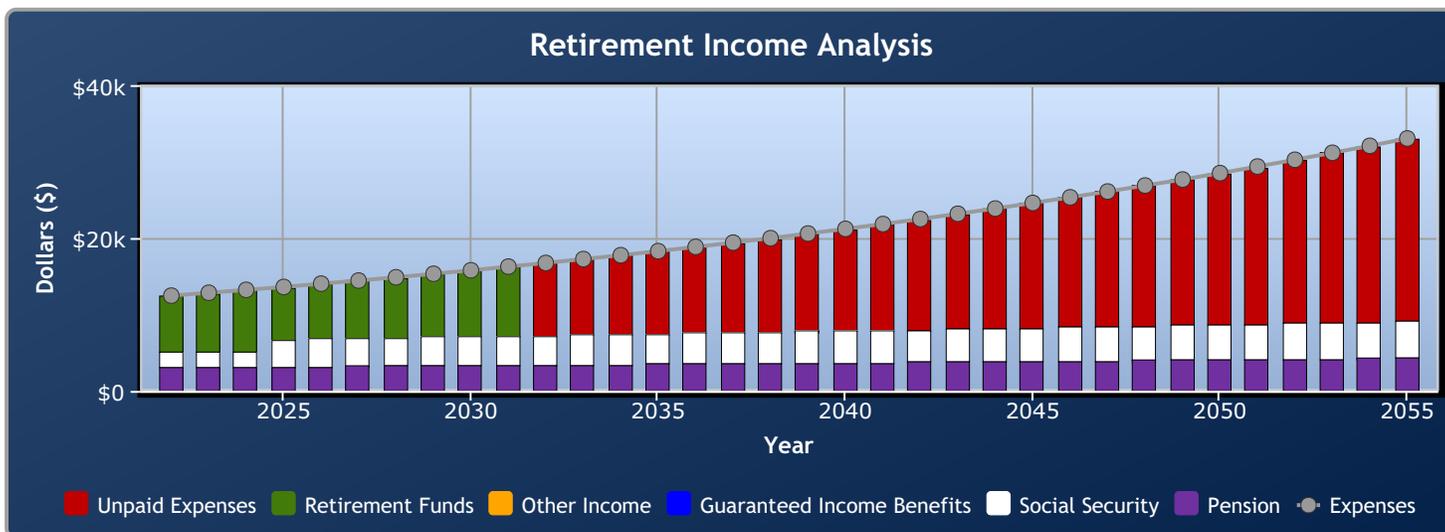
The **Retirement Expense Analysis** graph above compares your monthly income to your monthly expenses. **Monthly Income** is depicted in green and **Monthly Expenses** are depicted in red.



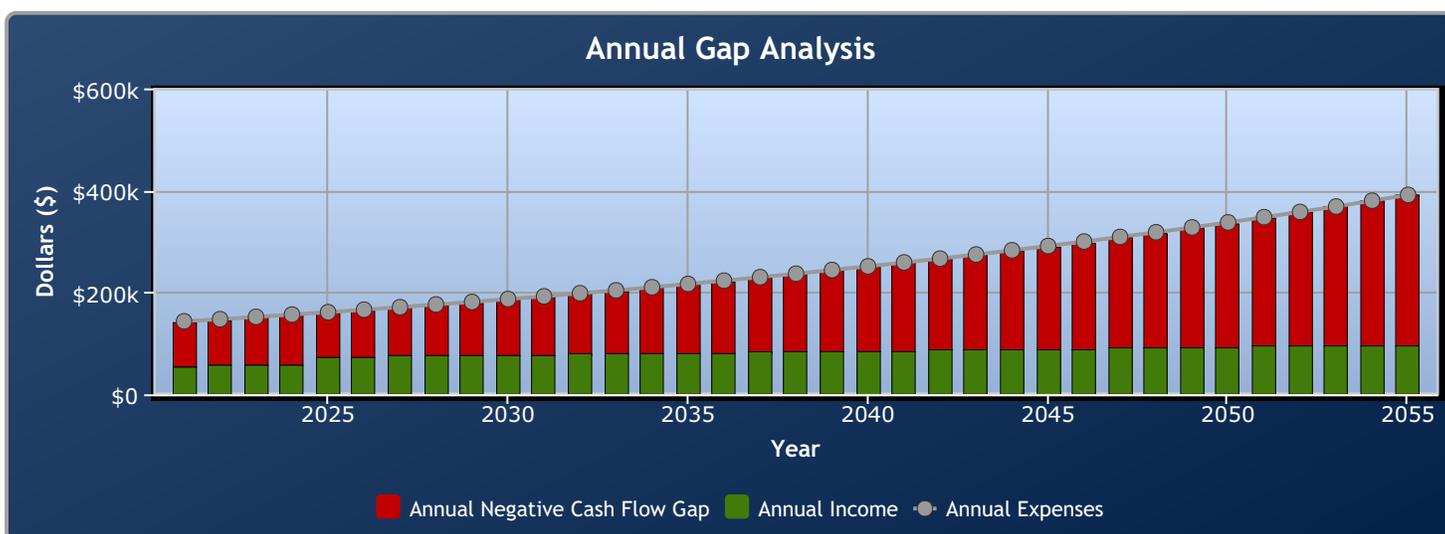
The **Retirement Funds** graph above shows the make-up of your **Retirement Funds**. Retirement Fund assets are classified as **Taxable** – Orange, **Tax Deferred** – Purple, **1099 Interest** – Blue or **Tax Free** - Light Blue. The yellow line on the graph represents the Minimum Retirement Funds value 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, **Guaranteed Income benefits** – 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, annuity benefit payments, and other sources of income, to your annual expenses. The grey 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 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	XYZ	Term	\$1,000,000.00	\$0.00	\$0.00	06/2020
Mary	xyz	Term	\$1,000,000.00	\$0.00	\$0.00	06/2015

Death Benefit Analysis

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

John	
	Insurance Need Today
Year of Death	2015
% of Current Expenses	100.00%
Insurance Needed	\$2,075,575
In-force Policies	\$1,000,000
Difference	\$1,075,575

Mary	
	Insurance Need Today
Year of Death	2015
% of Current Expenses	100.00%
Insurance Needed	\$2,357,284
In-force Policies	\$1,000,000
Difference	\$1,357,284

John's Life Insurance Solution

In the event of premature death in **2015**, **John** would require **\$1,075,575** of additional life insurance coverage.

Mary's Life Insurance Solution

In the event of premature death in **2015**, **Mary** would require **\$1,357,284** of additional life insurance coverage.

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Life Insurance Analysis — John

The Life Insurance Analysis shows the loss of **John** in **2015** to help illustrate the effects on the remaining spouse. **Mary** is assumed to need **100%** 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 in the projected year of death.

PRE-RETIREMENT											
Year	John Age	Mary Age	Gross Monthly Salary	Monthly Contributions	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$650,000
2015		60	\$7,000	\$560	\$0	\$1,000,000	\$6,028	\$10,124	-\$4,095	\$0	* \$1,688,008
2016		61	\$7,140	\$560	\$1,800	\$0	\$6,850	\$10,428	-\$3,577	\$0	\$1,773,592
2017		62	\$7,283	\$560	\$1,818	\$0	\$6,967	\$10,740	-\$3,772	\$0	\$1,843,023
2018		63	\$7,428	\$560	\$1,836	\$0	\$7,084	\$11,063	-\$3,978	\$0	\$1,914,537
2019		64	\$7,577	\$560	\$1,855	\$0	\$7,205	\$11,395	-\$4,189	\$0	\$1,988,254
2020		65	\$7,729	\$560	\$3,873	\$0	\$8,851	\$11,736	-\$2,884	\$0	\$2,083,260
RETIREMENT											
Year	John Age	Mary Age	Gross Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$2,083,260
2021		66	\$3,092	\$2,020	\$0	\$0	\$4,474	\$12,088	-\$7,613	\$0	* \$2,061,625
2022		67	\$3,123	\$2,040	\$0	\$0	\$4,513	\$12,451	-\$7,937	\$0	\$2,021,225
2023		68	\$3,154	\$2,061	\$0	\$0	\$4,553	\$12,825	-\$8,271	\$0	\$1,965,709
2024		69	\$3,185	\$2,081	\$0	\$0	\$4,592	\$13,209	-\$8,616	\$0	\$1,898,267
2025		70	\$3,218	\$2,000	\$0	\$0	\$4,553	\$13,606	-\$9,052	\$0	\$1,818,364
2026		71	\$3,249	\$2,020	\$0	\$0	\$4,592	\$14,014	-\$9,421	\$0	\$1,726,230
2027		72	\$3,282	\$2,040	\$0	\$0	\$4,633	\$14,434	-\$9,800	\$0	\$1,621,279
2028		73	\$3,315	\$2,061	\$0	\$0	\$4,674	\$14,867	-\$10,192	\$0	\$1,551,856
2029		74	\$3,348	\$2,081	\$0	\$0	\$4,714	\$15,313	-\$10,598	\$0	\$1,481,365
2030		75	\$3,381	\$2,102	\$0	\$0	\$4,756	\$15,773	-\$11,016	\$0	\$1,403,151
2031		76	\$3,416	\$2,123	\$0	\$0	\$4,798	\$16,246	-\$11,447	\$0	\$1,316,775
2032		77	\$3,450	\$2,144	\$0	\$0	\$4,841	\$16,733	-\$11,892	\$0	\$1,221,756
2033		78	\$3,484	\$2,166	\$0	\$0	\$4,883	\$17,235	-\$12,351	\$0	\$1,117,603
2034		79	\$3,519	\$2,187	\$0	\$0	\$4,926	\$17,752	-\$12,825	\$0	\$1,003,796
2035		80	\$3,554	\$2,209	\$0	\$0	\$4,970	\$18,285	-\$13,314	\$0	\$879,798
2036		81	\$3,589	\$2,231	\$0	\$0	\$5,013	\$18,833	-\$13,819	\$0	\$745,039
2037		82	\$3,625	\$2,254	\$0	\$0	\$5,058	\$19,398	-\$14,339	\$0	\$598,940
2038		83	\$3,661	\$2,276	\$0	\$0	\$5,103	\$19,980	-\$14,876	\$0	\$440,817
2039		84	\$3,698	\$2,299	\$0	\$0	\$5,149	\$20,580	-\$15,430	\$0	\$269,863

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

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Life Insurance Analysis — John Continued

The Life Insurance Analysis shows the loss of **John** in **2015** to help illustrate the effects on the remaining spouse. **Mary** is assumed to need **100%** 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 in the projected year of death.

RETIREMENT												
Year	John Age	Mary Age	Gross Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow	Annuity Account Value	Retirement Funds	
2040		85	\$3,736	\$2,322	\$0	\$0	\$5,195	\$21,197	-\$16,001	\$0	\$85,375	
2041		86	\$3,772	\$2,345	\$0	\$0	\$5,240	\$21,833	-\$16,592	\$0	\$0	
2042		87	\$3,810	\$2,369	\$0	\$0	\$5,288	\$22,488	-\$17,199	\$0	\$0	
2043		88	\$3,849	\$2,392	\$0	\$0	\$5,335	\$23,163	-\$17,827	\$0	\$0	
2044		89	\$3,887	\$2,416	\$0	\$0	\$5,382	\$23,858	-\$18,475	\$0	\$0	
2045		90	\$3,926	\$2,440	\$0	\$0	\$5,431	\$24,573	-\$19,141	\$0	\$0	
2046		91	\$3,965	\$2,465	\$0	\$0	\$5,480	\$25,311	-\$19,830	\$0	\$0	
2047		92	\$4,004	\$2,489	\$0	\$0	\$5,528	\$26,070	-\$20,541	\$0	\$0	
2048		93	\$4,045	\$2,514	\$0	\$0	\$5,578	\$26,852	-\$21,273	\$0	\$0	
2049		94	\$4,086	\$2,539	\$0	\$0	\$5,629	\$27,658	-\$22,028	\$0	\$0	
2050		95	\$4,126	\$2,565	\$0	\$0	\$5,679	\$28,487	-\$22,807	\$0	\$0	
2051		96	\$4,167	\$2,591	\$0	\$0	\$5,730	\$29,342	-\$23,611	\$0	\$0	
2052		97	\$4,209	\$2,616	\$0	\$0	\$5,781	\$30,222	-\$24,440	\$0	\$0	
2053		98	\$4,251	\$2,643	\$0	\$0	\$5,834	\$31,129	-\$25,294	\$0	\$0	
2054		99	\$4,293	\$2,669	\$0	\$0	\$5,886	\$32,063	-\$26,176	\$0	\$0	
2055		100	\$4,336	\$2,696	\$0	\$0	\$5,940	\$33,025	-\$27,084	\$0	\$0	

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Life Insurance Analysis — Mary

The Life Insurance Analysis shows the loss of **Mary** in 2015 to help illustrate the effects on the remaining spouse. **John** is assumed to need **100%** 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 in the projected year of death.

PRE-RETIREMENT												
Year	John Age	Mary Age	Gross Monthly Salary	Monthly Contributions	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow	Annuity Account Value	Retirement Funds	
										\$0	\$650,000	
2015	65		\$8,000	\$640	\$0	\$0	\$6,833	\$10,124	-\$3,290	\$0	* \$663,453	
RETIREMENT												
Year	John Age	Mary Age	Gross Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow	Annuity Account Value	Retirement Funds	
										\$0	\$663,453	
2016	66		\$1,800	\$0	\$0	\$0	\$1,697	\$10,428	-\$8,730	\$0	* \$603,766	
2017	67		\$1,818	\$0	\$0	\$0	\$1,712	\$10,740	-\$9,027	\$0	\$535,130	
2018	68		\$1,836	\$0	\$0	\$0	\$1,727	\$11,063	-\$9,335	\$0	\$457,510	
2019	69		\$1,855	\$0	\$0	\$0	\$1,743	\$11,395	-\$9,651	\$0	\$343,911	
2020	70		\$1,873	\$2,000	\$0	\$0	\$3,504	\$11,736	-\$8,231	\$0	\$231,270	
2021	71		\$3,092	\$2,020	\$0	\$0	\$4,474	\$12,088	-\$7,613	\$0	\$114,952	
2022	72		\$3,123	\$2,040	\$0	\$0	\$4,513	\$12,451	-\$7,937	\$0	\$0	
2023	73		\$3,154	\$2,061	\$0	\$0	\$4,553	\$12,825	-\$8,271	\$0	\$0	
2024	74		\$3,185	\$2,081	\$0	\$0	\$4,592	\$13,209	-\$8,616	\$0	\$0	
2025	75		\$3,218	\$2,102	\$0	\$0	\$4,633	\$13,606	-\$8,972	\$0	\$0	
2026	76		\$3,249	\$2,123	\$0	\$0	\$4,673	\$14,014	-\$9,340	\$0	\$0	
2027	77		\$3,282	\$2,144	\$0	\$0	\$4,715	\$14,434	-\$9,719	\$0	\$0	
2028	78		\$3,315	\$2,166	\$0	\$0	\$4,757	\$14,867	-\$10,109	\$0	\$0	
2029	79		\$3,348	\$2,187	\$0	\$0	\$4,798	\$15,313	-\$10,514	\$0	\$0	
2030	80		\$3,381	\$2,209	\$0	\$0	\$4,840	\$15,773	-\$10,932	\$0	\$0	
2031	81		\$3,416	\$2,231	\$0	\$0	\$4,884	\$16,246	-\$11,361	\$0	\$0	
2032	82		\$3,450	\$2,254	\$0	\$0	\$4,927	\$16,733	-\$11,805	\$0	\$0	
2033	83		\$3,484	\$2,276	\$0	\$0	\$4,970	\$17,235	-\$12,264	\$0	\$0	
2034	84		\$3,519	\$2,299	\$0	\$0	\$5,014	\$17,752	-\$12,737	\$0	\$0	
2035	85		\$3,554	\$2,322	\$0	\$0	\$5,059	\$18,285	-\$13,225	\$0	\$0	
2036	86		\$3,589	\$2,345	\$0	\$0	\$5,103	\$18,833	-\$13,729	\$0	\$0	
2037	87		\$3,625	\$2,369	\$0	\$0	\$5,149	\$19,398	-\$14,248	\$0	\$0	
2038	88		\$3,661	\$2,392	\$0	\$0	\$5,194	\$19,980	-\$14,785	\$0	\$0	
2039	89		\$3,698	\$2,416	\$0	\$0	\$5,241	\$20,580	-\$15,338	\$0	\$0	

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Life Insurance Analysis — Mary Continued

The Life Insurance Analysis shows the loss of **Mary** in 2015 to help illustrate the effects on the remaining spouse. **John** is assumed to need **100%** 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 in the projected year of death.

RETIREMENT												
Year	John Age	Mary Age	Gross Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow	Annuity Account Value	Retirement Funds	
2040	90		\$3,736	\$2,440	\$0	\$0	\$5,288	\$21,197	-\$15,908	\$0	\$0	
2041	91		\$3,772	\$2,465	\$0	\$0	\$5,335	\$21,833	-\$16,497	\$0	\$0	
2042	92		\$3,810	\$2,489	\$0	\$0	\$5,382	\$22,488	-\$17,105	\$0	\$0	
2043	93		\$3,849	\$2,514	\$0	\$0	\$5,431	\$23,163	-\$17,731	\$0	\$0	
2044	94		\$3,887	\$2,539	\$0	\$0	\$5,479	\$23,858	-\$18,378	\$0	\$0	
2045	95		\$3,926	\$2,565	\$0	\$0	\$5,529	\$24,573	-\$19,043	\$0	\$0	
2046	96		\$3,965	\$2,591	\$0	\$0	\$5,579	\$25,311	-\$19,731	\$0	\$0	
2047	97		\$4,004	\$2,616	\$0	\$0	\$5,628	\$26,070	-\$20,441	\$0	\$0	
2048	98		\$4,045	\$2,643	\$0	\$0	\$5,680	\$26,852	-\$21,171	\$0	\$0	
2049	99		\$4,086	\$2,669	\$0	\$0	\$5,731	\$27,658	-\$21,926	\$0	\$0	
2050	100		\$4,126	\$2,696	\$0	\$0	\$5,782	\$28,487	-\$22,704	\$0	\$0	
2051	101		\$4,167	\$2,723	\$0	\$0	\$5,834	\$29,342	-\$23,507	\$0	\$0	
2052	102		\$4,209	\$2,750	\$0	\$0	\$5,887	\$30,222	-\$24,334	\$0	\$0	
2053	103		\$4,251	\$2,777	\$0	\$0	\$5,940	\$31,129	-\$25,188	\$0	\$0	
2054	104		\$4,293	\$2,805	\$0	\$0	\$5,993	\$32,063	-\$26,069	\$0	\$0	
2055	105		\$4,336	\$2,833	\$0	\$0	\$6,048	\$33,025	-\$26,976	\$0	\$0	

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

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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 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 be either 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 current monthly cost, any change in expenses due to one spouse entering a facility, the age of entry, and the % 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	
Current Monthly Cost	\$8,502
% of Current Expenses	100.00%
Age Entering Facility	80
Cost Increase %	4.35%
Years of Care Needed	4
Projected Monthly Expense	\$16,605
Total LTC Costs	\$834,974

Mary	
Current Monthly Cost	\$8,502
% of Current Expenses	100.00%
Age Entering Facility	80
Cost Increase %	4.35%
Years of Care Needed	4
Projected Monthly Expense	\$20,631
Total LTC Costs	\$1,037,436

John's Long Term Care Solution

If facility care is needed, **John** would require a **\$283** daily benefit with a **4.35%** compound inflation rider today in order to cover the future monthly Long Term Care cost of **\$16,605**.

Mary's Long Term Care Solution

If facility care is needed, **Mary** would require a **\$283** daily benefit with a **4.35%** compound inflation rider today in order to cover the future monthly Long Term Care cost of **\$20,631**.

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Long Term Care Analysis — John

The Long Term Care analysis shows the 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 **\$8,502** 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	Gross Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow		Annuity Account Value	Retirement Funds
											\$0	\$1,022,274
2021	71	66	\$3,092	\$2,020	\$0	\$0	\$4,725	\$12,088	-\$7,362	8.80%	\$0	* \$977,600
2022	72	67	\$3,123	\$2,040	\$0	\$0	\$4,768	\$12,451	-\$7,682	9.18%	\$0	\$930,939
2023	73	68	\$3,154	\$2,061	\$0	\$0	\$4,813	\$12,825	-\$8,011	10.00%	\$0	\$878,327
2024	74	69	\$3,185	\$2,081	\$0	\$0	\$4,857	\$13,209	-\$8,351	10.99%	\$0	\$819,360
2025	75	70	\$3,218	\$3,602	\$0	\$0	\$6,212	\$13,606	-\$7,393	12.25%	\$0	\$752,941
2026	76	71	\$3,249	\$3,638	\$0	\$0	\$6,270	\$14,014	-\$7,743	15.31%	\$0	\$666,978
2027	77	72	\$3,282	\$3,674	\$0	\$0	\$6,329	\$14,434	-\$8,104	18.48%	\$0	\$568,043
2028	78	73	\$3,315	\$3,711	\$0	\$0	\$6,389	\$14,867	-\$8,477	22.17%	\$0	\$461,371
2029	79	74	\$3,348	\$3,748	\$0	\$0	\$6,450	\$15,313	-\$8,862	28.53%	\$0	\$343,392
2030	80	75	\$3,381	\$3,786	-\$16,605	\$0	\$6,511	\$32,378	-\$25,866	96.61%	\$0	\$11,926
2031	81	76	\$3,416	\$3,823	-\$17,342	\$0	\$6,573	\$33,588	-\$27,014	100.00%	\$0	\$0
2032	82	77	\$3,450	\$3,862	-\$18,111	\$0	\$6,636	\$34,844	-\$28,208	0.00%	\$0	\$0
2033	83	78	\$3,484	\$3,900	-\$18,915	\$0	\$6,698	\$36,150	-\$29,451	0.00%	\$0	\$0
2034		79	\$3,519	\$2,299	\$0	\$0	\$5,324	\$17,752	-\$12,427	0.00%	\$0	\$0
2035		80	\$3,554	\$2,322	\$0	\$0	\$5,059	\$18,285	-\$13,225	0.00%	\$0	\$0
2036		81	\$3,589	\$2,345	\$0	\$0	\$5,103	\$18,833	-\$13,729	0.00%	\$0	\$0
2037		82	\$3,625	\$2,369	\$0	\$0	\$5,149	\$19,398	-\$14,248	0.00%	\$0	\$0
2038		83	\$3,661	\$2,392	\$0	\$0	\$5,194	\$19,980	-\$14,785	0.00%	\$0	\$0
2039		84	\$3,698	\$2,416	\$0	\$0	\$5,241	\$20,580	-\$15,338	0.00%	\$0	\$0
2040		85	\$3,736	\$2,440	\$0	\$0	\$5,288	\$21,197	-\$15,908	0.00%	\$0	\$0
2041		86	\$3,772	\$2,465	\$0	\$0	\$5,335	\$21,833	-\$16,497	0.00%	\$0	\$0
2042		87	\$3,810	\$2,489	\$0	\$0	\$5,382	\$22,488	-\$17,105	0.00%	\$0	\$0
2043		88	\$3,849	\$2,514	\$0	\$0	\$5,431	\$23,163	-\$17,731	0.00%	\$0	\$0
2044		89	\$3,887	\$2,539	\$0	\$0	\$5,479	\$23,858	-\$18,378	0.00%	\$0	\$0
2045		90	\$3,926	\$2,565	\$0	\$0	\$5,529	\$24,573	-\$19,043	0.00%	\$0	\$0
2046		91	\$3,965	\$2,591	\$0	\$0	\$5,579	\$25,311	-\$19,731	0.00%	\$0	\$0
2047		92	\$4,004	\$2,616	\$0	\$0	\$5,628	\$26,070	-\$20,441	0.00%	\$0	\$0
2048		93	\$4,045	\$2,643	\$0	\$0	\$5,680	\$26,852	-\$21,171	0.00%	\$0	\$0
2049		94	\$4,086	\$2,669	\$0	\$0	\$5,731	\$27,658	-\$21,926	0.00%	\$0	\$0
2050		95	\$4,126	\$2,696	\$0	\$0	\$5,782	\$28,487	-\$22,704	0.00%	\$0	\$0

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

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Long Term Care Analysis — John Continued

The Long Term Care analysis shows the 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 **\$8,502** 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	Gross Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow		Annuity Account Value	Retirement Funds
2051		96	\$4,167	\$2,723	\$0	\$0	\$5,834	\$29,342	-\$23,507	0.00%	\$0	\$0
2052		97	\$4,209	\$2,750	\$0	\$0	\$5,887	\$30,222	-\$24,334	0.00%	\$0	\$0
2053		98	\$4,251	\$2,777	\$0	\$0	\$5,940	\$31,129	-\$25,188	0.00%	\$0	\$0
2054		99	\$4,293	\$2,805	\$0	\$0	\$5,993	\$32,063	-\$26,069	0.00%	\$0	\$0
2055		100	\$4,336	\$2,833	\$0	\$0	\$6,048	\$33,025	-\$26,976	0.00%	\$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.

Long Term Care Analysis — Mary

The Long Term Care analysis shows the 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 **\$8,502** 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	Gross Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow		Annuity Account Value	Retirement Funds
											\$0	\$1,022,274
2021	71	66	\$3,092	\$2,020	\$0	\$0	\$4,725	\$12,088	-\$7,362	8.80%	\$0	* \$977,600
2022	72	67	\$3,123	\$2,040	\$0	\$0	\$4,768	\$12,451	-\$7,682	9.18%	\$0	\$930,939
2023	73	68	\$3,154	\$2,061	\$0	\$0	\$4,813	\$12,825	-\$8,011	10.00%	\$0	\$878,327
2024	74	69	\$3,185	\$2,081	\$0	\$0	\$4,857	\$13,209	-\$8,351	10.99%	\$0	\$819,360
2025	75	70	\$3,218	\$3,602	\$0	\$0	\$6,212	\$13,606	-\$7,393	12.25%	\$0	\$752,941
2026	76	71	\$3,249	\$3,638	\$0	\$0	\$6,270	\$14,014	-\$7,743	15.31%	\$0	\$666,978
2027	77	72	\$3,282	\$3,674	\$0	\$0	\$6,329	\$14,434	-\$8,104	18.48%	\$0	\$568,043
2028	78	73	\$3,315	\$3,711	\$0	\$0	\$6,389	\$14,867	-\$8,477	22.17%	\$0	\$461,371
2029	79	74	\$3,348	\$3,748	\$0	\$0	\$6,450	\$15,313	-\$8,862	28.53%	\$0	\$343,392
2030	80	75	\$3,381	\$3,786	\$0	\$0	\$6,511	\$15,773	-\$9,261	40.32%	\$0	\$212,613
2031	81	76	\$3,416	\$3,823	\$0	\$0	\$6,573	\$16,246	-\$9,672	68.85%	\$0	\$68,075
2032	82	77	\$3,450	\$3,862	\$0	\$0	\$6,636	\$16,733	-\$10,096	100.00%	\$0	\$0
2033	83	78	\$3,484	\$3,900	\$0	\$0	\$6,698	\$17,235	-\$10,536	0.00%	\$0	\$0
2034	84	79	\$3,519	\$3,940	\$0	\$0	\$6,763	\$17,752	-\$10,988	0.00%	\$0	\$0
2035	85	80	\$3,554	\$3,979	-\$20,631	\$0	\$6,826	\$38,916	-\$32,089	0.00%	\$0	\$0
2036	86	81	\$3,589	\$4,019	-\$21,547	\$0	\$6,891	\$40,380	-\$33,488	0.00%	\$0	\$0
2037	87	82	\$3,625	\$4,059	-\$22,503	\$0	\$6,957	\$41,901	-\$34,944	0.00%	\$0	\$0
2038	88	83	\$3,661	\$4,099	-\$23,501	\$0	\$7,022	\$43,481	-\$36,459	0.00%	\$0	\$0
2039	89		\$3,698	\$2,416	\$0	\$0	\$5,578	\$20,580	-\$15,001	0.00%	\$0	\$0
2040	90		\$3,736	\$2,440	\$0	\$0	\$5,288	\$21,197	-\$15,908	0.00%	\$0	\$0
2041	91		\$3,772	\$2,465	\$0	\$0	\$5,335	\$21,833	-\$16,497	0.00%	\$0	\$0
2042	92		\$3,810	\$2,489	\$0	\$0	\$5,382	\$22,488	-\$17,105	0.00%	\$0	\$0
2043	93		\$3,849	\$2,514	\$0	\$0	\$5,431	\$23,163	-\$17,731	0.00%	\$0	\$0
2044	94		\$3,887	\$2,539	\$0	\$0	\$5,479	\$23,858	-\$18,378	0.00%	\$0	\$0
2045	95		\$3,926	\$2,565	\$0	\$0	\$5,529	\$24,573	-\$19,043	0.00%	\$0	\$0
2046	96		\$3,965	\$2,591	\$0	\$0	\$5,579	\$25,311	-\$19,731	0.00%	\$0	\$0
2047	97		\$4,004	\$2,616	\$0	\$0	\$5,628	\$26,070	-\$20,441	0.00%	\$0	\$0
2048	98		\$4,045	\$2,643	\$0	\$0	\$5,680	\$26,852	-\$21,171	0.00%	\$0	\$0
2049	99		\$4,086	\$2,669	\$0	\$0	\$5,731	\$27,658	-\$21,926	0.00%	\$0	\$0
2050	100		\$4,126	\$2,696	\$0	\$0	\$5,782	\$28,487	-\$22,704	0.00%	\$0	\$0

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Long Term Care Analysis — Mary Continued

The Long Term Care analysis shows the 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 **\$8,502** 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	Gross Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	After Tax Monthly Income	Monthly Expenses	Monthly Cash Flow		Annuity Account Value	Retirement Funds
2051	101		\$4,167	\$2,723	\$0	\$0	\$5,834	\$29,342	-\$23,507	0.00%	\$0	\$0
2052	102		\$4,209	\$2,750	\$0	\$0	\$5,887	\$30,222	-\$24,334	0.00%	\$0	\$0
2053	103		\$4,251	\$2,777	\$0	\$0	\$5,940	\$31,129	-\$25,188	0.00%	\$0	\$0
2054	104		\$4,293	\$2,805	\$0	\$0	\$5,993	\$32,063	-\$26,069	0.00%	\$0	\$0
2055	105		\$4,336	\$2,833	\$0	\$0	\$6,048	\$33,025	-\$26,976	0.00%	\$0	\$0

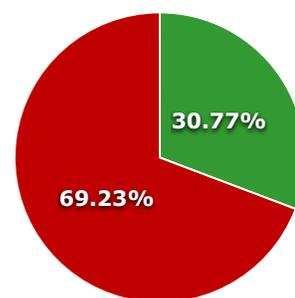
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Market Comparison

The **10 Year Balance – Single Rate of Return** assumes that **all** assets will receive the same specific rate of return chosen during and after retirement. The **10 Year Balance – Previous S&P 500 Returns: 2000 – 2009** shows all of the accounts projected as **Low Risk**, receiving the same single rate of return. The accounts selected as **At Risk** are projected to receive the S&P 500 returns (without re-invested dividends), during the period from **2000-2009** beginning at retirement. After the 10 year period, all accounts are projected to receive the specific rate of return chosen during and after retirement. Comparing these two scenarios produces the difference.

Market Comparison	
Beginning of 10 Year S&P 500 Illustration Period	2000
10 Year Balance – Single Rate of Return	\$212,613
10 Year Balance – Previous S&P 500 Returns: 2000 – 2009	\$0
Difference	-\$212,613

Current Risk Level: 69.23%



Low Risk At Risk

YEAR & AGE			RETIREMENT SUMMARY		MARKET COMPARISON †		DIFFERENCE	
Year	John Age	Mary Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
				\$1,022,274		\$1,022,274		\$0
2021	71	66	5.00%	* \$977,600	-10.14%	* \$868,603		-\$108,997
2022	72	67	5.00%	\$930,939	-13.04%	\$702,972		-\$227,967
2023	73	68	5.00%	\$878,327	-23.37%	\$492,541		-\$385,786
2024	74	69	5.00%	\$819,360	26.38%	\$510,807		-\$308,553
2025	75	70	5.00%	\$752,941	8.99%	\$445,558		-\$307,383
2026	76	71	5.00%	\$666,978	3.00%	\$337,446		-\$329,532
2027	77	72	5.00%	\$568,043	13.62%	\$239,015		-\$329,028
2028	78	73	5.00%	\$461,371	3.53%	\$114,242		-\$347,129
2029	79	74	5.00%	\$343,392	-38.49%	\$0		-\$343,392
2030	80	75	5.00%	\$212,613	23.45%	\$0		-\$212,613
2031	81	76	5.00%	\$68,075	5.00%	\$0		-\$68,075
2032	82	77	5.00%	\$0	5.00%	\$0		\$0
2033	83	78	5.00%	\$0	5.00%	\$0		\$0
2034	84	79	5.00%	\$0	5.00%	\$0		\$0
2035	85	80	5.00%	\$0	5.00%	\$0		\$0
2036	86	81	5.00%	\$0	5.00%	\$0		\$0
2037	87	82	5.00%	\$0	5.00%	\$0		\$0
2038	88	83	5.00%	\$0	5.00%	\$0		\$0

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

† The annual gain or loss in the S&P 500 stock index does not include dividend reinvestment.

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.

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.

Market Comparison Continued

The **10 Year Balance – Single Rate of Return** assumes that **all** assets will receive the same specific rate of return chosen during and after retirement. The **10 Year Balance – Previous S&P 500 Returns: 2000 – 2009** shows all of the accounts projected as **Low Risk**, receiving the same single rate of return. The accounts selected as **At Risk** are projected to receive the S&P 500 returns (without re-invested dividends), during the period from **2000-2009** beginning at retirement. After the 10 year period, all accounts are projected to receive the specific rate of return chosen during and after retirement. Comparing these two scenarios produces the difference.

YEAR & AGE			RETIREMENT SUMMARY		MARKET COMPARISON †		DIFFERENCE	
Year	John Age	Mary Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
2039	89	84	5.00%	\$0	5.00%	\$0		\$0
2040	90	85	5.00%	\$0	5.00%	\$0		\$0
2041	91	86	5.00%	\$0	5.00%	\$0		\$0
2042	92	87	5.00%	\$0	5.00%	\$0		\$0
2043	93	88	5.00%	\$0	5.00%	\$0		\$0
2044	94	89	5.00%	\$0	5.00%	\$0		\$0
2045	95	90	5.00%	\$0	5.00%	\$0		\$0
2046	96	91	5.00%	\$0	5.00%	\$0		\$0
2047	97	92	5.00%	\$0	5.00%	\$0		\$0
2048	98	93	5.00%	\$0	5.00%	\$0		\$0
2049	99	94	5.00%	\$0	5.00%	\$0		\$0
2050	100	95	5.00%	\$0	5.00%	\$0		\$0
2051	101	96	5.00%	\$0	5.00%	\$0		\$0
2052	102	97	5.00%	\$0	5.00%	\$0		\$0
2053	103	98	5.00%	\$0	5.00%	\$0		\$0
2054	104	99	5.00%	\$0	5.00%	\$0		\$0
2055	105	100	5.00%	\$0	5.00%	\$0		\$0

† The annual gain or loss in the S&P 500 stock index does not include dividend reinvestment.

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.

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.

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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