

CONFIDENTIAL

FINANCIAL ANALYSIS

FOR

JOHN & JACKIE SAMPLE

May 10, 2017

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Introduction

Dear John & Jackie,

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: **234 West Main Street, Anytown, IA, 50216**

Current telephone number is: **555-555-1234.**

John's email is: Johnsample@yahoo.com

Jackie's email is: Jackiesample@gmail.com

Dates of Birth

John was born on **June 5, 1961** and Jackie was born on **January 23, 1961.**

Will Information

You currently **have a will** and it was last updated on **March 1, 2015.**

Beneficiary Information

#	Owner	Company Name	Classification	Beneficiary Named
1	Joint	USA Bank	1099 Interest Checking	
2	John	American Funds	Roth IRA Mutual Fund	
3	John	Principal Funds	Non-Qualified Variable Annuity	
4	Jackie	Athene	Non-Qualified Indexed Annuity	
5	Jackie	Charles Schwab	Non-Qualified REIT	
6	John	E-Trade	Non-Qualified Stock	
7	John	Fidelity	401(k) Mutual Fund	
8	Jackie	American Funds	Roth IRA Mutual Fund	
9	John		Non-Qualified SPIA	

Future Goals

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

1. Retire early
2. Pay for College Education

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Employment & Salary Information

John is currently employed with **Mid American Energy** and earns a gross monthly salary of **\$5,800**.

Jackie is currently employed with **Pioneer** and earns a gross monthly salary of **\$4,250**.

Projected Retirement Date

John is projected to retire on **January 1, 2026** and Jackie is projected to retire on **January 1, 2026**.

Social Security Information

John will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of **\$1,863** per month at age **66 and 0 months**, we are projecting a **1.80%** cost of living increase for **life**.

Jackie will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of **\$1,911** per month at age **66 and 0 months**, we are projecting a **1.80%** cost of living increase for **life**.

Social Security COLA History

Year	COLA	Year	COLA	Year	COLA	Year	COLA	Year	COLA
1975	8.0%	1984	3.5%	1993	3.0%	2002	2.6%	2011	0.0%
1976	6.4%	1985	3.5%	1994	2.6%	2003	1.4%	2012	3.6%
1977	5.9%	1986	3.1%	1995	2.8%	2004	2.1%	2013	1.7%
1978	6.5%	1987	1.3%	1996	2.6%	2005	2.7%	2014	1.5%
1979	9.9%	1988	4.2%	1997	2.9%	2006	4.1%	2015	1.7%
1980	14.3%	1989	4.0%	1998	2.1%	2007	3.3%	2016	0.0%
1981	11.2%	1990	4.7%	1999	1.3%	2008	2.3%	2017	0.3%
1982	7.4%	1991	5.4%	2000	2.5%	2009	5.8%		
1983	N/A	1992	3.7%	2001	3.5%	2010	0.0%		

42 Year Average	10 Year Average
3.75%	1.67%

Pension Information

Jackie's Pioneer pension benefit will begin at age **65 and 0 months** in the amount of **\$795** per month, and we are projecting a **0.00%** cost of living increase for **life**. If Jackie were to pass away, John would receive **50.00%** of Jackie'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	Joint	USA Bank	1099 Interest	Checking	Low Risk	\$57,588	\$500
2	John	American Funds	Roth IRA	Mutual Fund	Low Risk	\$78,556	\$541
3	John	Principal Funds	Non-Qualified	Variable Annuity	At Risk	\$200,000	\$0
4	Jackie	Athene	Non-Qualified	Indexed Annuity	Low Risk	\$129,008	\$0
5	Jackie	Charles Schwab	Non-Qualified	REIT	At Risk	\$144,223	\$0
6	John	E-Trade	Non-Qualified	Stock	At Risk	\$125,889	\$0
7	John	Fidelity	401(k)	Mutual Fund	At Risk	\$214,990	\$1,000
8	Jackie	American Funds	Roth IRA	Mutual Fund	At Risk	\$68,549	\$541

The current value of your retirement assets is **\$1,018,803** and your monthly contributions including employer matches, total **\$2,582**.

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	Company	Description	Amount
1	Joint	Personal	Family Home	\$400,000
2	Joint	Lake Panorama	Investment Property - Lake Lots	\$325,000
3	John	Personal	Antique Cars & Guns	\$95,000
4	Joint	Personal	Gold & Silver	\$75,000

The current value of your additional assets is **\$895,000**

Single Premium Immediate Annuity Asset Information

Single Premium Immediate Annuity (SPIA) products offer guaranteed payments to an annuitant. The annuitant will receive guaranteed payments for a specified period of time (period certain), or lifetime payout. Below is a list of your current SPIAs.

#	Owner	Company	Tax Classification	Investment Vehicle	Payout Mode	Annuity Account Value	Benefit Amount	Start Date	End Date
1	John		Non-Qualified	SPIA	Annual	\$0	\$0	Life	Life

The current value of your single premium immediate annuities is **\$0**

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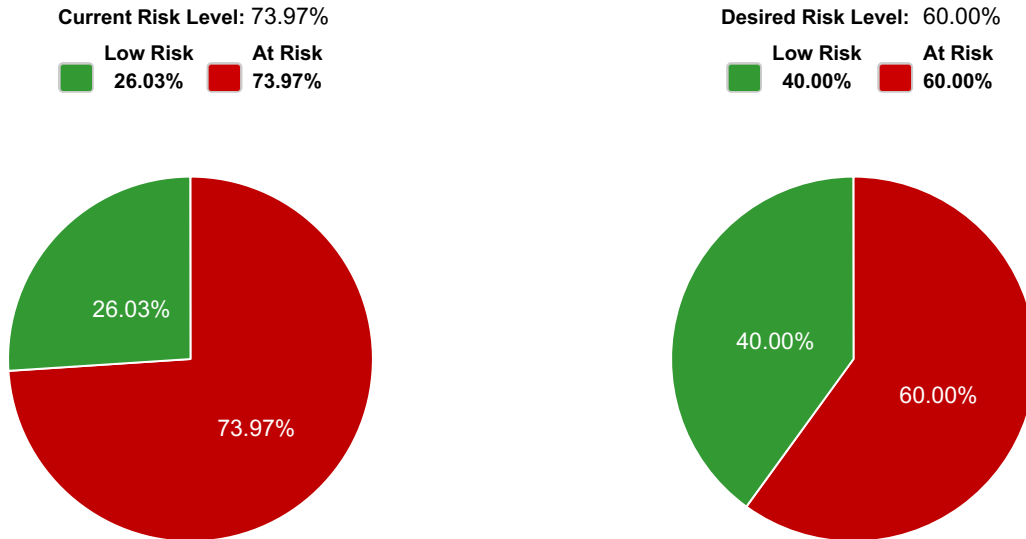
Suitable Risk Level vs. Current Risk Level

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

Your current portfolio is structured with **26.03%** of your funds invested in low risk assets, and **73.97%** of your funds invested in at risk assets, where you may lose principal.

After our discussion and/or you providing us answers to our risk assessment, we've determined that your desired portfolio should be structured with **40.00%** of your funds invested in low risk assets, and **60.00%** of your funds invested in at risk assets.

Asset Tax Type & Allocation



Of the **\$1,018,803** currently in retirement assets and income benefit annuities, **40.00%** or \$407,521 should be invested in low risk assets, and **60.00%** or \$611,281 should be invested in at risk assets, 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:

A portfolio average rate of return, or growth rate of **3.09%** 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 **3.09%** 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 **\$75,000**.

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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 **\$8,000**. We are assuming an average weighted inflation rate of **1.89%**.

Monthly Expense Worksheet

Household	Amount	Inflation %	Start	End
Mortgage - Principal & Interest	\$2,125	0.00%	5/2017	1/2038
Real Estate Taxes	\$650	3.25%	5/2017	Life
Home Equity Loan	\$234	2.00%	5/2017	Life
Cable - Phone - Internet	\$245	2.00%	5/2017	Life
Homeowners Insurance	\$125	2.25%	5/2017	Life
Association Dues	\$135	1.00%	5/2017	Life
Utilities - Gas - Electric	\$215	2.00%	5/2017	Life
Water - Sewer	\$35	2.00%	5/2017	Life
Maintenance & Improvement	\$75	1.50%	5/2017	Life
House Cleaning	\$70	1.00%	5/2017	Life
Totals	\$3,909	1.07%		
Daily Living	Amount	Inflation %	Start	End
Food	\$490	4.00%	5/2017	Life
Dining Out	\$200	4.00%	5/2017	Life
Clothing	\$125	1.00%	5/2017	Life
Personal Care	\$75	2.00%	5/2017	Life
Totals	\$890	3.41%		
Healthcare & Insurance	Amount	Inflation %	Start	End
Health Insurance	\$450	5.75%	5/2017	Life
Prescriptions	\$125	3.25%	5/2017	Life
Life Insurance	\$100	0.00%	5/2017	Life
Long Term Care Insurance	\$0	3.00%	5/2017	Life
Disability Insurance	\$0	3.00%	5/2017	Life
Veterinarian	\$56	2.00%	5/2017	Life
Totals	\$731	4.25%		
Transportation	Amount	Inflation %	Start	End
Auto Loans	\$375	2.00%	5/2017	1/2042
Auto Insurance	\$250	2.00%	5/2017	1/2042
Fuel	\$75	2.50%	5/2017	1/2042
Repairs	\$0	3.00%	5/2017	Life
Totals	\$700	2.05%		
Debts & Obligations	Amount	Inflation %	Start	End
Credit Cards	\$435	3.00%	5/2017	1/2020
Tuition - Student Loans	\$125	0.00%	5/2017	Life
Alimony	\$200	0.00%	5/2017	1/2020
Child Support	\$325	1.50%	5/2017	4/2030
Totals	\$1,085	1.65%		

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Monthly Expense Worksheet (Page 2)

Entertainment	Amount	Inflation %	Start	End
Parties & Events	\$0	3.00%	5/2017	Life
Sports - Hobbies - Lessons	\$35	3.00%	5/2017	Life
Membership Dues	\$25	3.00%	5/2017	Life
Vacation & Travel	\$500	2.00%	5/2017	1/2037
Totals	\$560	2.11%		

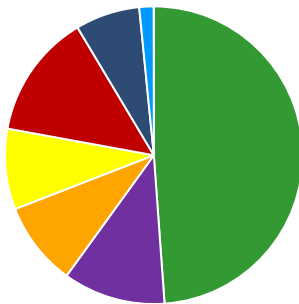
Miscellaneous	Amount	Inflation %	Start	End
Charitable Donations	\$125	3.00%	5/2017	Life
Gifts	\$0	3.00%	5/2017	Life
Other	\$0	3.00%	5/2017	Life
Totals	\$125	3.00%		

Monthly Expense Summary

John & Jackie Sample

Below is an analysis of your current monthly spending of **\$8,000** per month. Each category is totaled and used to create the pie chart below.

Household	\$3,909	48.86%
Daily Living	\$890	11.13%
Healthcare & Insurance	\$731	9.14%
Transportation	\$700	8.75%
Debts & Obligations	\$1,085	13.56%
Entertainment	\$560	7.00%
Miscellaneous	\$125	1.56%

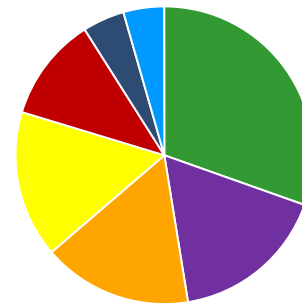


\$8,000

Average American

Below is an analysis of how an average American would spend **\$8,000** per month. Each category is totaled and used to create the pie chart below.

Household	\$2,434	30.43%
Daily Living	\$1,362	17.02%
Healthcare & Insurance	\$1,300	16.25%
Transportation	\$1,278	15.98%
Debts & Obligations	\$907	11.34%
Entertainment	\$364	4.55%
Miscellaneous	\$354	4.43%



\$8,000

Statistics gathered on 4/24/2017 valuepenguin.com & thesimpledollar.com.

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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 an annual inflation rate of **1.89%**.

Your estimated monthly expenses on **January 1, 2026** at retirement including expense adjustments and inflation are projected to be **\$8,727**.

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%	2015	0.1%
1918	18.0%	1932	-9.9%	1946	8.3%	1960	1.7%	1974	11.0%	1988	4.1%	2002	1.6%	2016	1.3%
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%		

103 Year Average	Current 10 Year Average
3.15%	1.75%

Statistics were gathered on 1/23/17 from usinflationcalculator.com.

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Liabilities

Liabilities listed in this section along with their corresponding values will be used to calculate your current net worth.

#	Owner	Company	Description	Amount
1	John	Citibank	Home Mortgage	\$125,400
2	John	Capital One	Credit Card Debt	\$32,900

Future Cash Inflows or Outflows

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

Owner	Reason	Adjustment	Amount	Start Date	End Date
Joint	College Funding	Annual Outflow	\$30,000	9/2029	9/2029
Joint	Rental Income	Monthly Inflow	\$1,000	5/2017	10/2030
John	Dividend Income	Monthly Outflow	\$315	5/2017	10/2034

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Projected Federal & State Tax Rates

Tax Filing Status – Married, Filing Jointly

2017 Federal Income Tax Brackets				
From	To	Tax	Plus	Over
\$0	\$18,650	\$0.00	10.00%	\$0
\$18,651	\$75,900	\$1,865.00	15.00%	\$18,650
\$75,901	\$153,100	\$10,452.50	25.00%	\$75,900
\$153,101	\$233,350	\$29,752.50	28.00%	\$153,100
\$233,351	\$416,700	\$52,222.50	33.00%	\$233,350
\$416,701	\$470,700	\$112,728.00	35.00%	\$416,700
\$470,701		\$131,628.00	39.60%	\$470,700

Deductions & Personal Exemptions

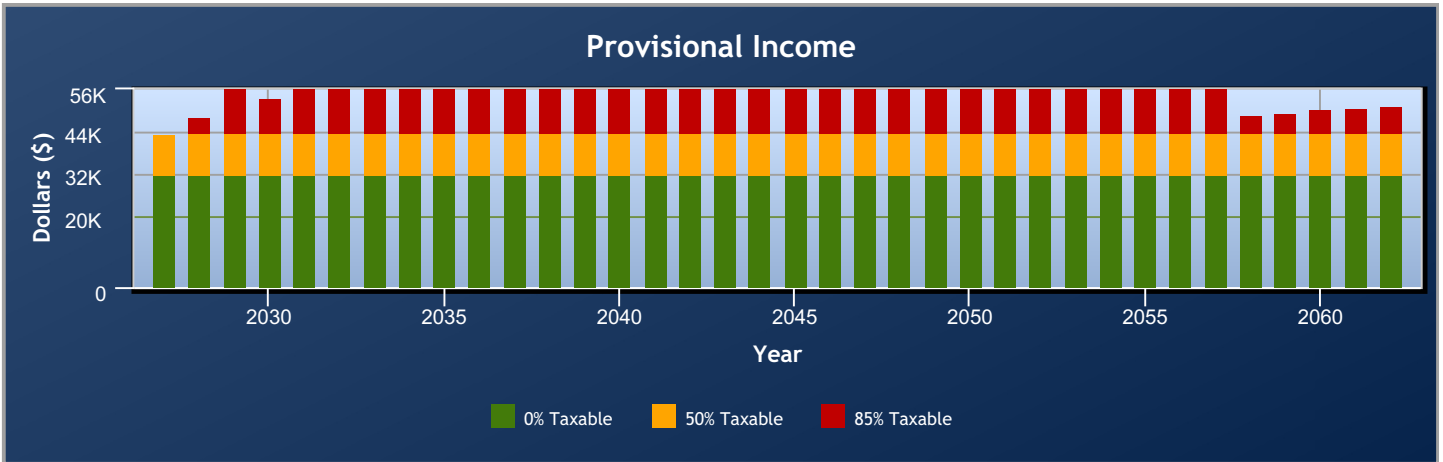
Your deductions and personal exemptions total **\$20,800** and consist of the following: 2 personal exemptions of **\$4,050** or **\$8,100** and the standard deduction of **\$12,700**.

2018 Projected Tax Rate Calculations	
Wages	\$111,012
Taxable Social Security	\$0
Pension	\$0
1099 Interest	\$64
Other	\$15,780
Gross Income	\$126,856
Deductions	\$20,800
Taxable Income	\$106,056
Base From Chart	\$75,900
Tax On Base	\$10,452
Amount Over Base	\$30,156
Tax on Amount Over Base	\$7,539
Federal Tax	\$17,991
State Tax	\$7,611
FICA Social Security Tax	\$7,626
FICA Medicare Tax	\$1,783
Total Tax	\$25,602
Federal Tax Bracket	25.00%
Federal Tax Rate	14.18%

Your projected federal tax rate in the year **2018** is **14.18%**. Your projected **Iowa** state tax rate in the year **2018** is **6.00%**.

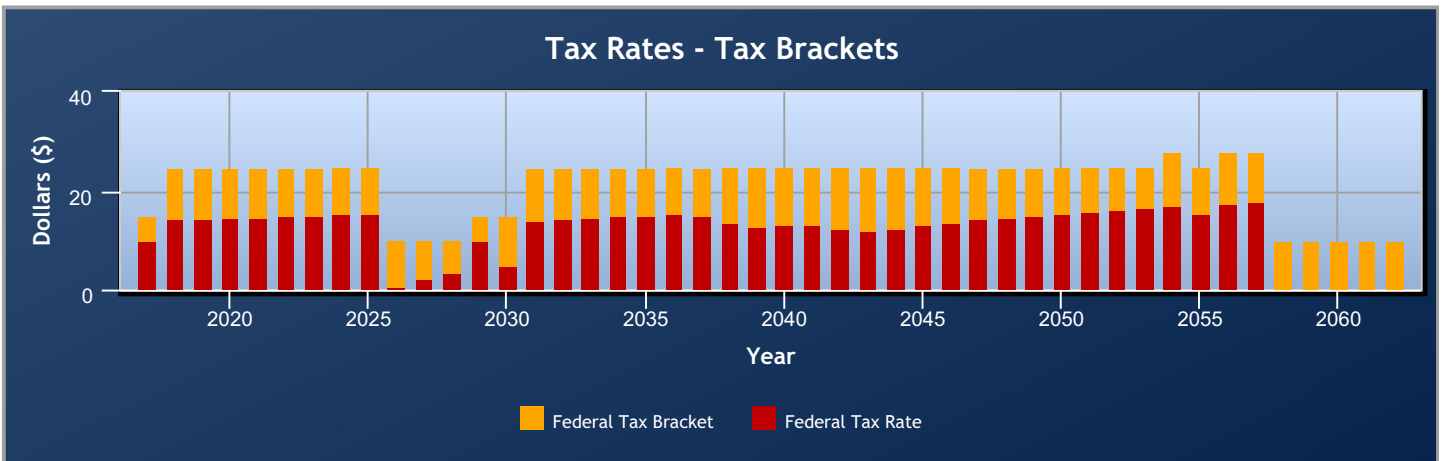
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Federal Social Security Taxation



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.

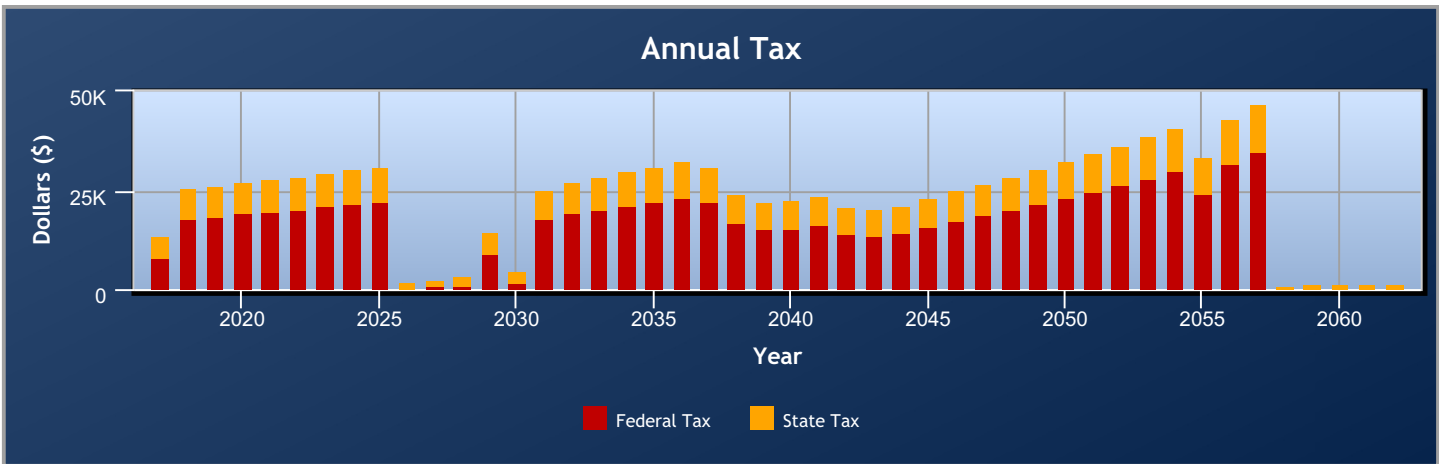
Rates & Brackets



The chart above shows your **Federal Tax Rate** and your **Federal Tax Bracket**. 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**.

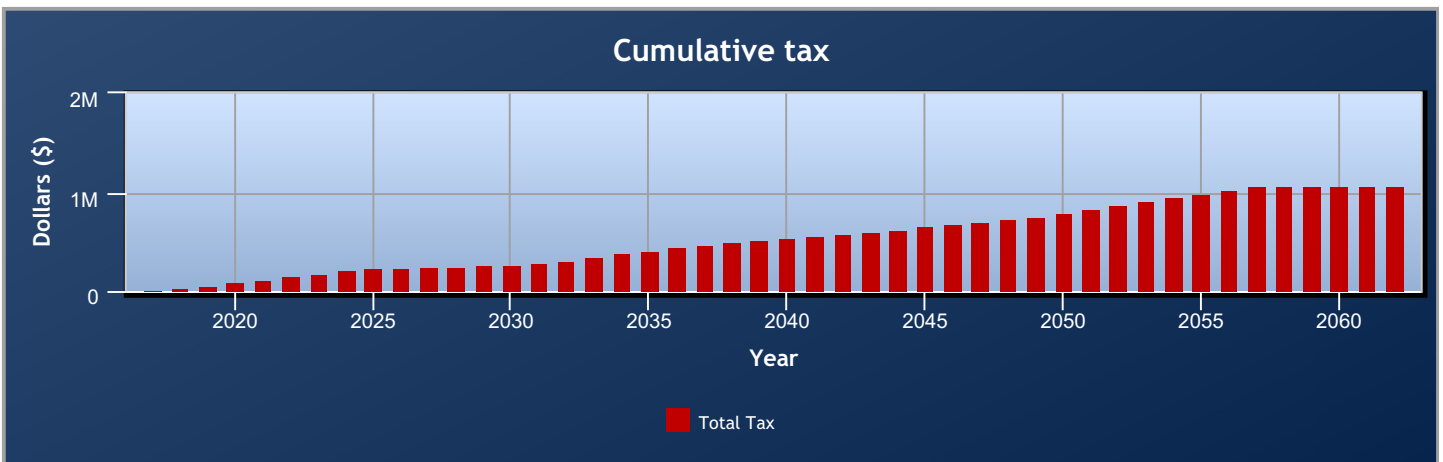
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Annual Tax



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.

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.

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Pre-Retirement

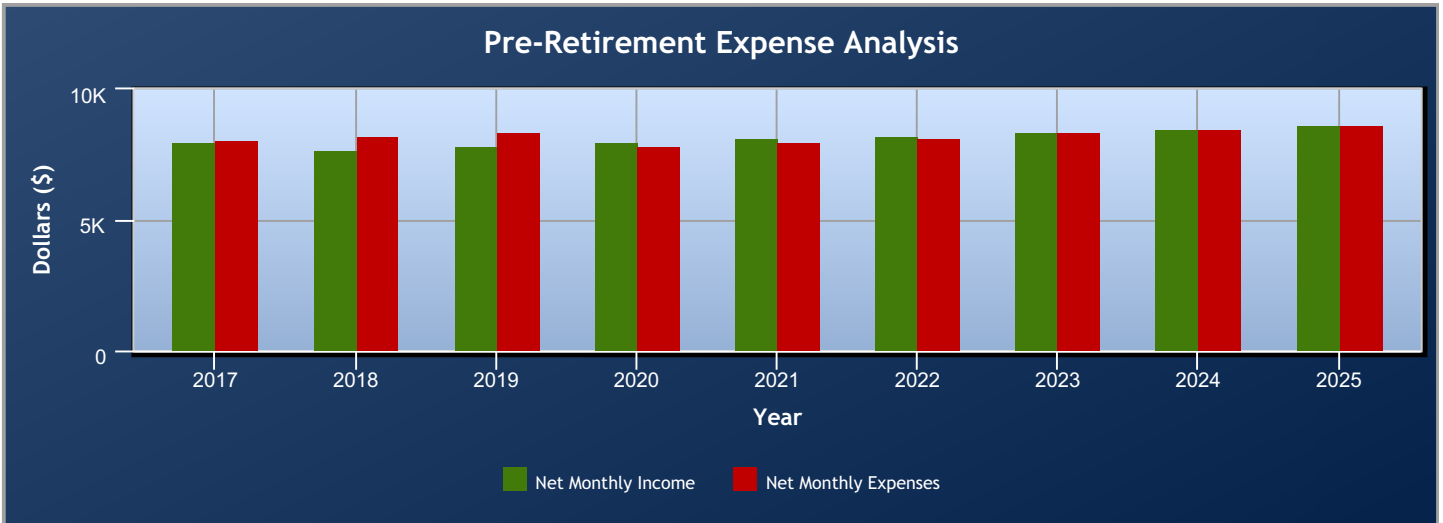
The Pre-Retirement Summary shows your projected monthly income in comparison to your projected monthly expenses. The net monthly cash flow column represents either the surplus or deficit you are projected to have each month. This analysis runs from today until the first day of retirement.

Year	John Age	Jackie 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	\$1,018,803
2017	56	56	\$10,050	\$2,582	\$1,315	\$0	\$6,410	\$8,087	-\$1,676	\$0	* \$1,058,254
2018	57	57	\$10,251	\$2,582	\$1,315	\$0	\$6,165	\$8,241	-\$2,075	\$0	\$1,118,322
2019	58	58	\$10,456	\$2,582	\$1,315	\$0	\$6,291	\$8,400	-\$2,108	\$0	\$1,179,505
2020	59	59	\$10,665	\$2,582	\$1,315	\$0	\$6,419	\$7,881	-\$1,461	\$0	\$1,242,513
2021	60	60	\$10,878	\$2,582	\$1,315	\$0	\$6,550	\$8,036	-\$1,485	\$0	\$1,307,412
2022	61	61	\$11,096	\$2,582	\$1,315	\$0	\$6,683	\$8,197	-\$1,513	\$0	\$1,374,267
2023	62	62	\$11,318	\$2,582	\$1,315	\$0	\$6,820	\$8,363	-\$1,542	\$0	\$1,443,147
2024	63	63	\$11,544	\$2,582	\$1,315	\$0	\$6,958	\$8,535	-\$1,576	\$0	\$1,514,123
2025	64	64	\$11,775	\$2,582	\$1,315	\$0	\$7,100	\$8,712	-\$1,611	\$0	\$1,587,267

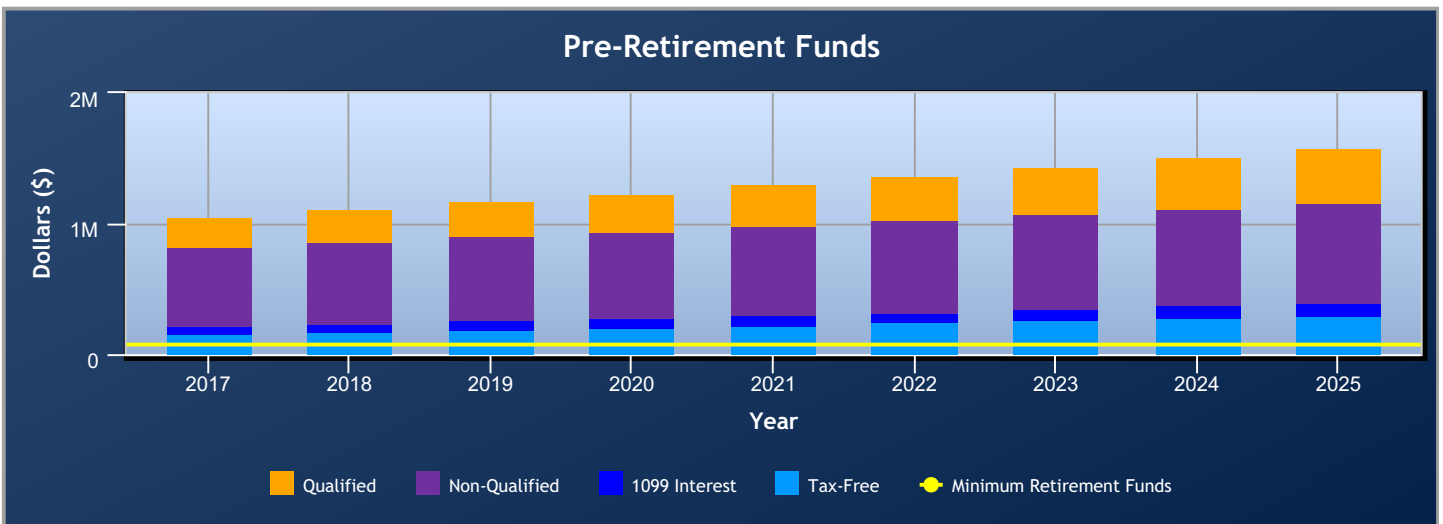
* Partial Year — Retirement funds may be pro-rated from date of analysis.

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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.

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.

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	Jackie 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	\$1,587,267
2026	65	65	\$795	\$0	\$1,315	\$0	\$2,002	\$8,896	-\$6,893	2.48%	\$0	* \$1,547,983
2027	66	66	\$795	\$3,774	\$1,315	\$0	\$5,735	\$9,087	-\$3,351	0.27%	\$0	\$1,543,896
2028	67	67	\$795	\$3,842	\$1,315	\$0	\$5,772	\$9,284	-\$3,511	0.00%	\$0	\$1,547,368
2029	68	68	\$795	\$3,911	\$1,315	-\$30,000	\$5,836	\$9,488	-\$3,651	1.82%	\$0	\$1,519,266
2030	69	69	\$795	\$3,981	\$315	\$0	\$5,004	\$9,301	-\$4,296	0.65%	\$0	\$1,509,513
2031	70	70	\$795	\$4,053	\$315	\$0	\$5,110	\$9,514	-\$4,403	0.61%	\$0	\$1,500,355
2032	71	71	\$795	\$4,126	\$315	\$0	\$5,182	\$9,735	-\$4,552	2.23%	\$0	\$1,466,971
2033	72	72	\$795	\$4,200	\$315	\$0	\$5,255	\$9,964	-\$4,708	2.59%	\$0	\$1,428,999
2034	73	73	\$795	\$4,276	\$0	\$0	\$5,015	\$10,202	-\$5,186	2.96%	\$0	\$1,386,724
2035	74	74	\$795	\$4,353	\$0	\$0	\$5,091	\$10,448	-\$5,356	3.37%	\$0	\$1,340,080
2036	75	75	\$795	\$4,431	\$0	\$0	\$5,167	\$10,704	-\$5,536	3.84%	\$0	\$1,288,727
2037	76	76	\$795	\$4,511	\$0	\$0	\$5,246	\$10,217	-\$4,970	3.73%	\$0	\$1,240,668
2038	77	77	\$795	\$4,592	\$0	\$0	\$5,326	\$8,353	-\$3,026	2.09%	\$0	\$1,214,811
2039	78	78	\$795	\$4,675	\$0	\$0	\$5,408	\$8,623	-\$3,214	1.61%	\$0	\$1,195,370
2040	79	79	\$795	\$4,759	\$0	\$0	\$5,491	\$8,904	-\$3,412	1.72%	\$0	\$1,174,834
2041	80	80	\$795	\$4,845	\$0	\$0	\$5,575	\$9,197	-\$3,621	2.07%	\$0	\$1,150,592
2042	81	81	\$795	\$4,932	\$0	\$0	\$5,661	\$8,322	-\$2,660	1.39%	\$0	\$1,134,676
2043	82	82	\$795	\$5,021	\$0	\$0	\$5,749	\$8,614	-\$2,864	1.30%	\$0	\$1,119,937
2044	83	83	\$795	\$5,111	\$0	\$0	\$5,837	\$8,918	-\$3,080	1.53%	\$0	\$1,102,901
2045	84	84	\$795	\$5,203	\$0	\$0	\$5,928	\$9,235	-\$3,306	1.96%	\$0	\$1,081,330
2046	85	85	\$795	\$5,297	\$0	\$0	\$6,021	\$9,565	-\$3,544	2.55%	\$0	\$1,053,816
2047	86	86	\$795	\$5,392	\$0	\$0	\$6,114	\$9,909	-\$3,794	3.18%	\$0	\$1,020,385
2048	87	87	\$795	\$5,489	\$0	\$0	\$6,210	\$10,267	-\$4,056	3.90%	\$0	\$980,671
2049	88	88	\$795	\$5,588	\$0	\$0	\$6,307	\$10,641	-\$4,333	4.74%	\$0	\$934,225
2050	89	89	\$795	\$5,689	\$0	\$0	\$6,407	\$11,031	-\$4,623	5.75%	\$0	\$880,552
2051	90	90	\$795	\$5,791	\$0	\$0	\$6,507	\$11,438	-\$4,930	6.98%	\$0	\$819,097
2052	91	91	\$795	\$5,895	\$0	\$0	\$6,608	\$11,862	-\$5,253	8.52%	\$0	\$749,380
2053	92	92	\$795	\$6,001	\$0	\$0	\$6,711	\$12,305	-\$5,593	10.50%	\$0	\$670,745
2054	93	93	\$795	\$6,109	\$0	\$0	\$6,816	\$12,767	-\$5,950	13.16%	\$0	\$582,532
2055	94	94	\$795	\$6,219	\$0	\$0	\$6,924	\$13,249	-\$6,324	16.92%	\$0	\$484,000

* 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.

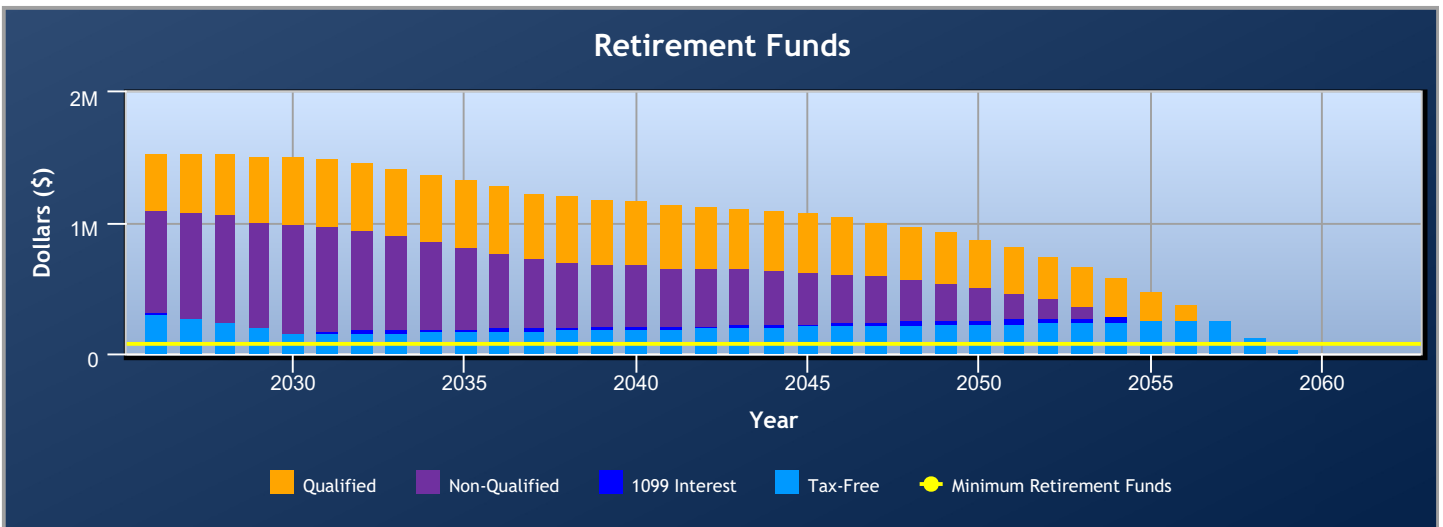
Year	John Age	Jackie Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow		Annuity Account Value	Retirement Funds
2056	95	95	\$795	\$6,331	\$0	\$0	\$7,033	\$13,753	-\$6,719	20.49%	\$0	\$384,854
2057	96	96	\$795	\$6,445	\$0	\$0	\$7,144	\$14,278	-\$7,133	30.65%	\$0	\$266,913
2058	97	97	\$795	\$6,561	\$0	\$0	\$7,257	\$14,827	-\$7,569	48.72%	\$0	\$136,875
2059	98	98	\$795	\$6,679	\$0	\$0	\$7,372	\$15,400	-\$8,027	66.78%	\$0	\$45,480
2060	99	99	\$795	\$6,800	\$0	\$0	\$7,490	\$15,999	-\$8,508	100.00%	\$0	\$0
2061	100	100	\$795	\$6,922	\$0	\$0	\$7,609	\$16,624	-\$9,014	0.00%	\$0	\$0
2062	101	101	\$795	\$7,047	\$0	\$0	\$7,731	\$17,278	-\$9,546	0.00%	\$0	\$0

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Retirement Charts



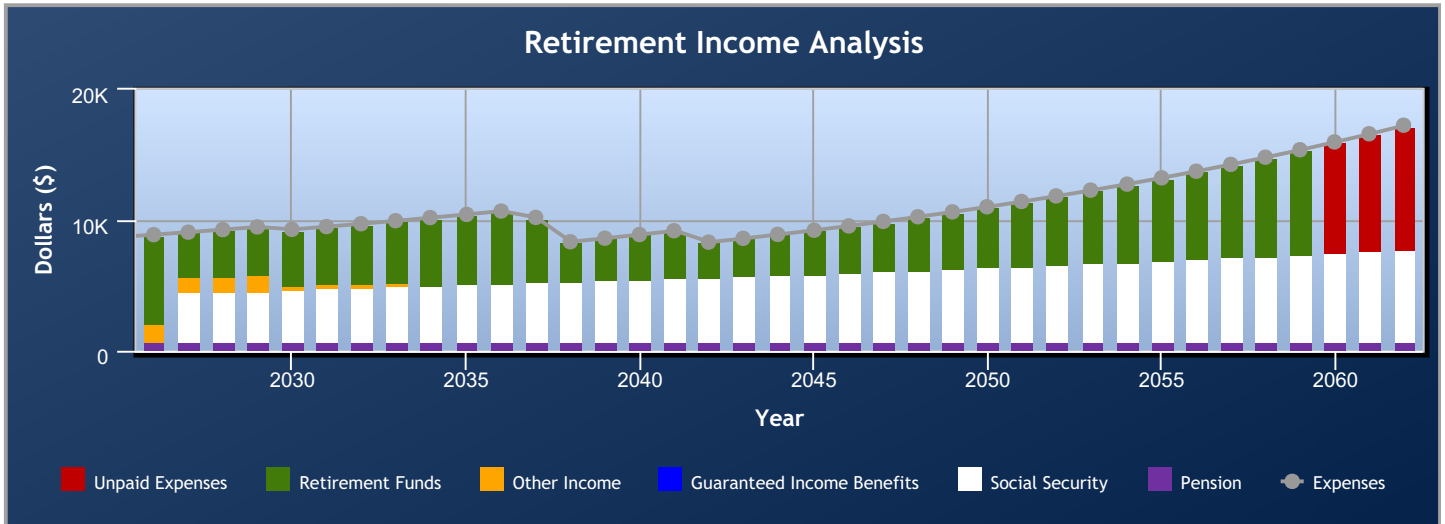
The **Retirement Expense Analysis** graph above compares your monthly income to your monthly expenses. **Net Monthly Income** is depicted in green and **Net Monthly Expenses** are depicted in red.



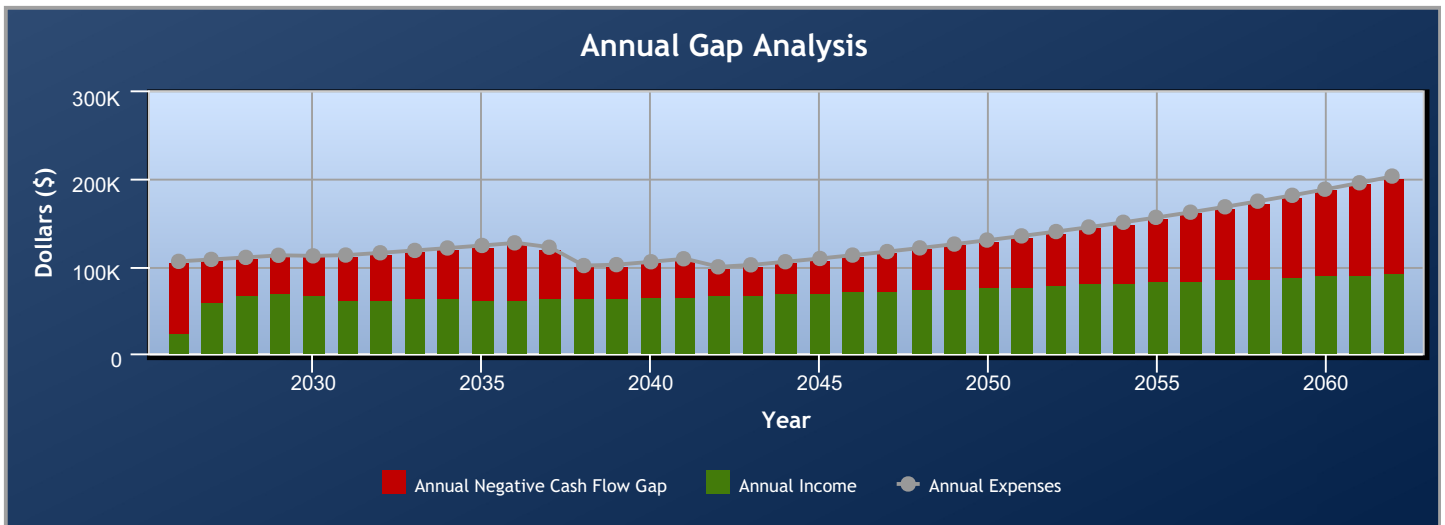
The **Retirement Funds** graph above shows the make-up of your **Retirement Funds**. Retirement Fund assets are classified as **Qualified** – Orange, **Non-Qualified** – Purple, **1099 Interest** – Blue or **Tax Free** - Light Blue. The yellow line on the graph represents the Minimum Retirement Funds 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, **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 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	Met Life	Permanent	\$50,000.00	\$25.00	\$30,000.00	Life
Jackie	Met Life	Permanent	\$25,000.00	\$15.00	\$180,000.00	Life
John	Work	Term	\$50,000.00	\$50.00	\$0.00	10/2017

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	2017
% of Current Expenses	100.00%
Insurance Needed	\$967,758
In-force Policies	\$100,000
Difference	\$867,758

Jackie's Analysis	
	Insurance Need Today
Year of Death	2017
% of Current Expenses	100.00%
Insurance Needed	\$980,385
In-force Policies	\$25,000
Difference	\$955,385

John's Life Insurance Solution

In the event of premature death in **2017**, **John** would require **\$867,758** of additional life insurance coverage.

Jackie's Life Insurance Solution

In the event of premature death in **2017**, **Jackie** would require **\$955,385** of additional life insurance coverage.

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Life Insurance Analysis — John

The Life Insurance Analysis shows the loss of **John** in **2017** to help illustrate the effects on the remaining spouse. **Jackie** 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	Jackie 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	\$1,018,803
2017		56	\$4,250	\$1,041	\$1,000	\$100,000	\$4,226	\$8,087	-\$4,901	\$0	* \$1,151,091
2018		57	\$4,335	\$1,041	\$1,000	\$0	\$3,921	\$8,241	-\$5,360	\$0	\$1,199,145
2019		58	\$4,422	\$1,041	\$1,000	\$0	\$3,974	\$8,400	-\$5,466	\$0	\$1,247,969
2020		59	\$4,510	\$1,041	\$1,000	\$0	\$4,028	\$7,881	-\$4,893	\$0	\$1,298,167
2021		60	\$4,600	\$1,041	\$1,000	\$0	\$4,083	\$8,036	-\$4,993	\$0	\$1,349,787
2022		61	\$4,692	\$1,041	\$1,000	\$0	\$4,140	\$8,197	-\$5,097	\$0	\$1,402,876
2023		62	\$4,786	\$1,041	\$1,000	\$0	\$4,197	\$8,363	-\$5,206	\$0	\$1,457,484
2024		63	\$4,882	\$1,041	\$1,000	\$0	\$4,256	\$8,535	-\$5,319	\$0	\$1,513,665
2025		64	\$4,980	\$1,041	\$1,000	\$0	\$4,317	\$8,712	-\$5,436	\$0	\$1,571,471
RETIREMENT											
Year	John Age	Jackie 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	\$1,571,471
2026		65	\$795	\$0	\$1,000	\$0	\$1,606	\$8,896	-\$7,289	\$0	* \$1,530,612
2027		66	\$795	\$1,911	\$1,000	\$0	\$3,447	\$9,087	-\$5,639	\$0	\$1,511,087
2028		67	\$795	\$1,945	\$1,000	\$0	\$3,479	\$9,284	-\$5,804	\$0	\$1,489,228
2029		68	\$795	\$1,980	\$1,000	-\$30,000	\$3,512	\$9,488	-\$5,975	\$0	\$1,426,835
2030		69	\$795	\$2,016	\$0	\$0	\$2,691	\$9,301	-\$6,609	\$0	\$1,361,986
2031		70	\$795	\$2,052	\$0	\$0	\$2,799	\$9,514	-\$6,714	\$0	\$1,286,875
2032		71	\$795	\$2,089	\$0	\$0	\$2,836	\$9,735	-\$6,898	\$0	\$1,201,003
2033		72	\$795	\$2,127	\$0	\$0	\$2,874	\$9,964	-\$7,089	\$0	\$1,111,607
2034		73	\$795	\$2,165	\$0	\$0	\$2,912	\$10,202	-\$7,289	\$0	\$1,015,876
2035		74	\$795	\$2,204	\$0	\$0	\$2,951	\$10,448	-\$7,496	\$0	\$912,767
2036		75	\$795	\$2,244	\$0	\$0	\$2,991	\$10,704	-\$7,712	\$0	\$801,625
2037		76	\$795	\$2,284	\$0	\$0	\$3,031	\$10,217	-\$7,185	\$0	\$690,255
2038		77	\$795	\$2,325	\$0	\$0	\$3,072	\$8,353	-\$5,280	\$0	\$603,598
2039		78	\$795	\$2,367	\$0	\$0	\$3,114	\$8,623	-\$5,508	\$0	\$517,192
2040		79	\$795	\$2,410	\$0	\$0	\$3,157	\$8,904	-\$5,746	\$0	\$425,574
2041		80	\$795	\$2,453	\$0	\$0	\$3,200	\$9,197	-\$5,996	\$0	\$326,853

* 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 **2017** to help illustrate the effects on the remaining spouse. **Jackie** 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	Jackie 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	
2042		81	\$795	\$2,497	\$0	\$0	\$3,244	\$8,322	-\$5,077	\$0	\$250,580	
2043		82	\$795	\$2,542	\$0	\$0	\$3,289	\$8,614	-\$5,324	\$0	\$193,509	
2044		83	\$795	\$2,588	\$0	\$0	\$3,335	\$8,918	-\$5,582	\$0	\$131,930	
2045		84	\$795	\$2,635	\$0	\$0	\$3,381	\$9,235	-\$5,853	\$0	\$65,406	
2046		85	\$795	\$2,682	\$0	\$0	\$3,427	\$9,565	-\$6,137	\$0	\$0	
2047		86	\$795	\$2,730	\$0	\$0	\$3,475	\$9,909	-\$6,434	\$0	\$0	
2048		87	\$795	\$2,779	\$0	\$0	\$3,523	\$10,267	-\$6,743	\$0	\$0	
2049		88	\$795	\$2,830	\$0	\$0	\$3,573	\$10,641	-\$7,067	\$0	\$0	
2050		89	\$795	\$2,880	\$0	\$0	\$3,622	\$11,031	-\$7,408	\$0	\$0	
2051		90	\$795	\$2,932	\$0	\$0	\$3,673	\$11,438	-\$7,764	\$0	\$0	
2052		91	\$795	\$2,985	\$0	\$0	\$3,726	\$11,862	-\$8,135	\$0	\$0	
2053		92	\$795	\$3,039	\$0	\$0	\$3,779	\$12,305	-\$8,525	\$0	\$0	
2054		93	\$795	\$3,094	\$0	\$0	\$3,833	\$12,767	-\$8,933	\$0	\$0	
2055		94	\$795	\$3,149	\$0	\$0	\$3,887	\$13,249	-\$9,361	\$0	\$0	
2056		95	\$795	\$3,206	\$0	\$0	\$3,943	\$13,753	-\$9,809	\$0	\$0	
2057		96	\$795	\$3,264	\$0	\$0	\$4,000	\$14,278	-\$10,277	\$0	\$0	
2058		97	\$795	\$3,322	\$0	\$0	\$4,058	\$14,827	-\$10,768	\$0	\$0	
2059		98	\$795	\$3,382	\$0	\$0	\$4,117	\$15,400	-\$11,282	\$0	\$0	
2060		99	\$795	\$3,443	\$0	\$0	\$4,175	\$15,999	-\$11,823	\$0	\$0	
2061		100	\$795	\$3,505	\$0	\$0	\$4,235	\$16,624	-\$12,388	\$0	\$0	
2062		101	\$795	\$3,568	\$0	\$0	\$4,295	\$17,278	-\$12,982	\$0	\$0	

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

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Life Insurance Analysis — Jackie

The Life Insurance Analysis shows the loss of **Jackie** in 2017 to help illustrate the effects on the remaining spouse. **John** is assumed to need **100%** of the current expenses due to the loss of **Jackie**. 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	Jackie 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	\$1,018,803
2017	56		\$5,800	\$2,041	\$1,000	\$25,000	\$4,917	\$8,087	-\$4,210	\$0	* \$1,079,334
2018	57		\$5,916	\$2,041	\$1,000	\$0	\$4,516	\$8,241	-\$4,765	\$0	\$1,133,432
2019	58		\$6,034	\$2,041	\$1,000	\$0	\$4,588	\$8,400	-\$4,852	\$0	\$1,188,380
2020	59		\$6,155	\$2,041	\$1,000	\$0	\$4,662	\$7,881	-\$4,259	\$0	\$1,245,030
2021	60		\$6,278	\$2,041	\$1,000	\$0	\$4,738	\$8,036	-\$4,338	\$0	\$1,303,445
2022	61		\$6,404	\$2,041	\$1,000	\$0	\$4,815	\$8,197	-\$4,422	\$0	\$1,363,687
2023	62		\$6,532	\$2,041	\$1,000	\$0	\$4,894	\$8,363	-\$4,509	\$0	\$1,425,821
2024	63		\$6,662	\$2,041	\$1,000	\$0	\$4,973	\$8,535	-\$4,602	\$0	\$1,489,918
2025	64		\$6,796	\$2,041	\$1,000	\$0	\$5,056	\$8,712	-\$4,696	\$0	\$1,556,046
RETIREMENT											
Year	John Age	Jackie 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	\$1,556,046
2026	65		\$398	\$0	\$1,315	\$0	\$1,588	\$8,896	-\$7,307	\$0	* \$1,511,206
2027	66		\$398	\$1,911	\$1,315	\$0	\$3,478	\$9,087	-\$5,608	\$0	\$1,488,404
2028	67		\$398	\$1,945	\$1,315	\$0	\$3,510	\$9,284	-\$5,773	\$0	\$1,463,205
2029	68		\$398	\$1,980	\$1,315	-\$30,000	\$3,544	\$9,488	-\$5,943	\$0	\$1,405,625
2030	69		\$398	\$2,016	\$315	\$0	\$2,689	\$9,301	-\$6,611	\$0	\$1,353,870
2031	70		\$398	\$2,052	\$315	\$0	\$2,741	\$9,514	-\$6,772	\$0	\$1,280,540
2032	71		\$398	\$2,089	\$315	\$0	\$2,778	\$9,735	-\$6,956	\$0	\$1,191,762
2033	72		\$398	\$2,127	\$315	\$0	\$2,816	\$9,964	-\$7,147	\$0	\$1,099,706
2034	73		\$398	\$2,165	\$0	\$0	\$2,539	\$10,202	-\$7,662	\$0	\$1,001,926
2035	74		\$398	\$2,204	\$0	\$0	\$2,578	\$10,448	-\$7,869	\$0	\$896,789
2036	75		\$398	\$2,244	\$0	\$0	\$2,618	\$10,704	-\$8,085	\$0	\$783,618
2037	76		\$398	\$2,284	\$0	\$0	\$2,658	\$10,217	-\$7,558	\$0	\$670,212
2038	77		\$398	\$2,325	\$0	\$0	\$2,699	\$8,353	-\$5,653	\$0	\$577,316
2039	78		\$398	\$2,367	\$0	\$0	\$2,741	\$8,623	-\$5,881	\$0	\$493,927
2040	79		\$398	\$2,410	\$0	\$0	\$2,784	\$8,904	-\$6,119	\$0	\$402,169
2041	80		\$398	\$2,453	\$0	\$0	\$2,827	\$9,197	-\$6,369	\$0	\$301,949

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

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Life Insurance Analysis — Jackie Continued

The Life Insurance Analysis shows the loss of **Jackie** in 2017 to help illustrate the effects on the remaining spouse. **John** is assumed to need **100%** of the current expenses due to the loss of **Jackie**. 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	Jackie 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	
2042	81		\$398	\$2,497	\$0	\$0	\$2,871	\$8,322	-\$5,450	\$0	\$205,987	
2043	82		\$398	\$2,542	\$0	\$0	\$2,916	\$8,614	-\$5,697	\$0	\$107,666	
2044	83		\$398	\$2,588	\$0	\$0	\$2,962	\$8,918	-\$5,955	\$0	\$22,683	
2045	84		\$398	\$2,635	\$0	\$0	\$3,009	\$9,235	-\$6,225	\$0	\$0	
2046	85		\$398	\$2,682	\$0	\$0	\$3,056	\$9,565	-\$6,508	\$0	\$0	
2047	86		\$398	\$2,730	\$0	\$0	\$3,104	\$9,909	-\$6,804	\$0	\$0	
2048	87		\$398	\$2,779	\$0	\$0	\$3,153	\$10,267	-\$7,113	\$0	\$0	
2049	88		\$398	\$2,830	\$0	\$0	\$3,204	\$10,641	-\$7,436	\$0	\$0	
2050	89		\$398	\$2,880	\$0	\$0	\$3,254	\$11,031	-\$7,776	\$0	\$0	
2051	90		\$398	\$2,932	\$0	\$0	\$3,306	\$11,438	-\$8,131	\$0	\$0	
2052	91		\$398	\$2,985	\$0	\$0	\$3,359	\$11,862	-\$8,502	\$0	\$0	
2053	92		\$398	\$3,039	\$0	\$0	\$3,413	\$12,305	-\$8,891	\$0	\$0	
2054	93		\$398	\$3,094	\$0	\$0	\$3,468	\$12,767	-\$9,298	\$0	\$0	
2055	94		\$398	\$3,149	\$0	\$0	\$3,523	\$13,249	-\$9,725	\$0	\$0	
2056	95		\$398	\$3,206	\$0	\$0	\$3,580	\$13,753	-\$10,172	\$0	\$0	
2057	96		\$398	\$3,264	\$0	\$0	\$3,638	\$14,278	-\$10,639	\$0	\$0	
2058	97		\$398	\$3,322	\$0	\$0	\$3,696	\$14,827	-\$11,130	\$0	\$0	
2059	98		\$398	\$3,382	\$0	\$0	\$3,755	\$15,400	-\$11,644	\$0	\$0	
2060	99		\$398	\$3,443	\$0	\$0	\$3,816	\$15,999	-\$12,182	\$0	\$0	
2061	100		\$398	\$3,505	\$0	\$0	\$3,877	\$16,624	-\$12,746	\$0	\$0	
2062	101		\$398	\$3,568	\$0	\$0	\$3,939	\$17,278	-\$13,338	\$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 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 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
Jackie		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 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	\$6,310
% of Current Expenses	100.00%
Age Entering Facility	80
Cost Increase %	4.35%
Years of Care Needed	4
Projected Monthly Expense	\$18,349
Total LTC Costs	\$939,508

Jackie's Analysis	
Current Monthly Cost	\$6,310
% of Current Expenses	100.00%
Age Entering Facility	80
Cost Increase %	4.35%
Years of Care Needed	4
Projected Monthly Expense	\$18,349
Total LTC Costs	\$922,663

John's Long Term Care Solution

If facility care is needed, **John** would require a **\$210** daily benefit with a **4.35%** compound inflation rider today in order to cover the future monthly Long Term Care cost of **\$18,349**.


Jackie's Long Term Care Solution

If facility care is needed, **Jackie** would require a **\$210** daily benefit with a **4.35%** compound inflation rider today in order to cover the future monthly Long Term Care cost of **\$18,349**.

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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 **\$6,310** is assumed to grow at **4.35%** until **John** enters the facility at age **80** for a stay of **4** years. We assume that **Jackie** would need **100%** of their current expenses and that costs will continue to increase during the stay.


Year	John Age	Jackie 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	\$1,587,267
2026	65	65	\$795	\$0	\$1,315	\$0	\$2,002	\$8,896	-\$6,893	2.48%	\$0	* \$1,547,983
2027	66	66	\$795	\$3,774	\$1,315	\$0	\$5,735	\$9,087	-\$3,351	0.27%	\$0	\$1,543,896
2028	67	67	\$795	\$3,842	\$1,315	\$0	\$5,772	\$9,284	-\$3,511	0.00%	\$0	\$1,547,368
2029	68	68	\$795	\$3,911	\$1,315	-\$30,000	\$5,836	\$9,488	-\$3,651	1.82%	\$0	\$1,519,266
2030	69	69	\$795	\$3,981	\$315	\$0	\$5,004	\$9,301	-\$4,296	0.65%	\$0	\$1,509,513
2031	70	70	\$795	\$4,053	\$315	\$0	\$5,110	\$9,514	-\$4,403	0.61%	\$0	\$1,500,355
2032	71	71	\$795	\$4,126	\$315	\$0	\$5,182	\$9,735	-\$4,552	2.23%	\$0	\$1,466,971
2033	72	72	\$795	\$4,200	\$315	\$0	\$5,255	\$9,964	-\$4,708	2.59%	\$0	\$1,428,999
2034	73	73	\$795	\$4,276	\$0	\$0	\$5,015	\$10,202	-\$5,186	2.96%	\$0	\$1,386,724
2035	74	74	\$795	\$4,353	\$0	\$0	\$5,091	\$10,448	-\$5,356	3.37%	\$0	\$1,340,080
2036	75	75	\$795	\$4,431	\$0	\$0	\$5,167	\$10,704	-\$5,536	3.84%	\$0	\$1,288,727
2037	76	76	\$795	\$4,511	\$0	\$0	\$5,246	\$10,217	-\$4,970	3.73%	\$0	\$1,240,668
2038	77	77	\$795	\$4,592	\$0	\$0	\$5,326	\$8,353	-\$3,026	2.09%	\$0	\$1,214,811
2039	78	78	\$795	\$4,675	\$0	\$0	\$5,408	\$8,623	-\$3,214	1.61%	\$0	\$1,195,370
2040	79	79	\$795	\$4,759	\$0	\$0	\$5,491	\$8,904	-\$3,412	1.72%	\$0	\$1,174,834
2041	80	80	\$795	\$4,845	-\$18,349	\$0	\$5,575	\$27,546	-\$21,970	13.02%	\$0	\$1,021,940
2042	81	81	\$795	\$4,932	-\$19,163	\$0	\$5,661	\$27,485	-\$21,823	28.78%	\$0	\$727,864
2043	82	82	\$795	\$5,021	-\$20,013	\$0	\$5,749	\$28,627	-\$22,878	50.81%	\$0	\$358,049
2044	83	83	\$795	\$5,111	-\$20,901	\$0	\$5,837	\$29,819	-\$23,982	100.00%	\$0	\$0
2045		84	\$795	\$2,635	\$0	\$50,000	\$3,380	\$9,235	-\$5,854	0.00%	\$0	\$15,726
2046		85	\$795	\$2,682	\$0	\$0	\$3,427	\$9,565	-\$6,137	100.00%	\$0	\$0
2047		86	\$795	\$2,730	\$0	\$0	\$3,475	\$9,909	-\$6,434	0.00%	\$0	\$0
2048		87	\$795	\$2,779	\$0	\$0	\$3,523	\$10,267	-\$6,743	0.00%	\$0	\$0
2049		88	\$795	\$2,830	\$0	\$0	\$3,573	\$10,641	-\$7,067	0.00%	\$0	\$0
2050		89	\$795	\$2,880	\$0	\$0	\$3,622	\$11,031	-\$7,408	0.00%	\$0	\$0
2051		90	\$795	\$2,932	\$0	\$0	\$3,673	\$11,438	-\$7,764	0.00%	\$0	\$0
2052		91	\$795	\$2,985	\$0	\$0	\$3,726	\$11,862	-\$8,135	0.00%	\$0	\$0
2053		92	\$795	\$3,039	\$0	\$0	\$3,779	\$12,305	-\$8,525	0.00%	\$0	\$0
2054		93	\$795	\$3,094	\$0	\$0	\$3,833	\$12,767	-\$8,933	0.00%	\$0	\$0
2055		94	\$795	\$3,149	\$0	\$0	\$3,887	\$13,249	-\$9,361	0.00%	\$0	\$0

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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 **\$6,310** is assumed to grow at **4.35%** until **John** enters the facility at age **80** for a stay of **4** years. We assume that **Jackie** would need **100%** of their current expenses and that costs will continue to increase during the stay.

Year	John Age	Jackie 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
2056		95	\$795	\$3,206	\$0	\$0	\$3,943	\$13,753	-\$9,809	0.00%	\$0	\$0
2057		96	\$795	\$3,264	\$0	\$0	\$4,000	\$14,278	-\$10,277	0.00%	\$0	\$0
2058		97	\$795	\$3,322	\$0	\$0	\$4,058	\$14,827	-\$10,768	0.00%	\$0	\$0
2059		98	\$795	\$3,382	\$0	\$0	\$4,117	\$15,400	-\$11,282	0.00%	\$0	\$0
2060		99	\$795	\$3,443	\$0	\$0	\$4,175	\$15,999	-\$11,823	0.00%	\$0	\$0
2061		100	\$795	\$3,505	\$0	\$0	\$4,235	\$16,624	-\$12,388	0.00%	\$0	\$0
2062		101	\$795	\$3,568	\$0	\$0	\$4,295	\$17,278	-\$12,982	0.00%	\$0	\$0

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Long Term Care Analysis — Jackie

The Long Term Care analysis shows the effects of **Jackie** 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 **\$6,310** is assumed to grow at **4.35%** until **Jackie** 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	Jackie 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	\$1,587,267
2026	65	65	\$795	\$0	\$1,315	\$0	\$2,002	\$8,896	-\$6,893	2.48%	\$0	* \$1,547,983
2027	66	66	\$795	\$3,774	\$1,315	\$0	\$5,735	\$9,087	-\$3,351	0.27%	\$0	\$1,543,896
2028	67	67	\$795	\$3,842	\$1,315	\$0	\$5,772	\$9,284	-\$3,511	0.00%	\$0	\$1,547,368
2029	68	68	\$795	\$3,911	\$1,315	-\$30,000	\$5,836	\$9,488	-\$3,651	1.82%	\$0	\$1,519,266
2030	69	69	\$795	\$3,981	\$315	\$0	\$5,004	\$9,301	-\$4,296	0.65%	\$0	\$1,509,513
2031	70	70	\$795	\$4,053	\$315	\$0	\$5,110	\$9,514	-\$4,403	0.61%	\$0	\$1,500,355
2032	71	71	\$795	\$4,126	\$315	\$0	\$5,182	\$9,735	-\$4,552	2.23%	\$0	\$1,466,971
2033	72	72	\$795	\$4,200	\$315	\$0	\$5,255	\$9,964	-\$4,708	2.59%	\$0	\$1,428,999
2034	73	73	\$795	\$4,276	\$0	\$0	\$5,015	\$10,202	-\$5,186	2.96%	\$0	\$1,386,724
2035	74	74	\$795	\$4,353	\$0	\$0	\$5,091	\$10,448	-\$5,356	3.37%	\$0	\$1,340,080
2036	75	75	\$795	\$4,431	\$0	\$0	\$5,167	\$10,704	-\$5,536	3.84%	\$0	\$1,288,727
2037	76	76	\$795	\$4,511	\$0	\$0	\$5,246	\$10,217	-\$4,970	3.73%	\$0	\$1,240,668
2038	77	77	\$795	\$4,592	\$0	\$0	\$5,326	\$8,353	-\$3,026	2.09%	\$0	\$1,214,811
2039	78	78	\$795	\$4,675	\$0	\$0	\$5,408	\$8,623	-\$3,214	1.61%	\$0	\$1,195,370
2040	79	79	\$795	\$4,759	\$0	\$0	\$5,491	\$8,904	-\$3,412	1.72%	\$0	\$1,174,834
2041	80	80	\$795	\$4,845	-\$18,349	\$0	\$5,575	\$27,546	-\$21,970	20.82%	\$0	\$930,320
2042	81	81	\$795	\$4,932	-\$19,163	\$0	\$5,661	\$27,485	-\$21,823	35.82%	\$0	\$597,104
2043	82	82	\$795	\$5,021	-\$20,013	\$0	\$5,749	\$28,627	-\$22,878	63.27%	\$0	\$219,328
2044	83	83	\$795	\$5,111	-\$20,901	\$0	\$5,837	\$29,819	-\$23,982	100.00%	\$0	\$0
2045	84		\$398	\$2,635	\$0	\$25,000	\$3,009	\$9,235	-\$6,225	0.00%	\$0	\$0
2046	85		\$398	\$2,682	\$0	\$0	\$3,056	\$9,565	-\$6,508	0.00%	\$0	\$0
2047	86		\$398	\$2,730	\$0	\$0	\$3,104	\$9,909	-\$6,804	0.00%	\$0	\$0
2048	87		\$398	\$2,779	\$0	\$0	\$3,153	\$10,267	-\$7,113	0.00%	\$0	\$0
2049	88		\$398	\$2,830	\$0	\$0	\$3,204	\$10,641	-\$7,436	0.00%	\$0	\$0
2050	89		\$398	\$2,880	\$0	\$0	\$3,254	\$11,031	-\$7,776	0.00%	\$0	\$0
2051	90		\$398	\$2,932	\$0	\$0	\$3,306	\$11,438	-\$8,131	0.00%	\$0	\$0
2052	91		\$398	\$2,985	\$0	\$0	\$3,359	\$11,862	-\$8,502	0.00%	\$0	\$0
2053	92		\$398	\$3,039	\$0	\$0	\$3,413	\$12,305	-\$8,891	0.00%	\$0	\$0
2054	93		\$398	\$3,094	\$0	\$0	\$3,468	\$12,767	-\$9,298	0.00%	\$0	\$0
2055	94		\$398	\$3,149	\$0	\$0	\$3,523	\$13,249	-\$9,725	0.00%	\$0	\$0

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

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Long Term Care Analysis — Jackie Continued

The Long Term Care analysis shows the effects of **Jackie** 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 **\$6,310** is assumed to grow at **4.35%** until **Jackie** 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	Jackie 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
2056	95		\$398	\$3,206	\$0	\$0	\$3,580	\$13,753	-\$10,172	0.00%	\$0	\$0
2057	96		\$398	\$3,264	\$0	\$0	\$3,638	\$14,278	-\$10,639	0.00%	\$0	\$0
2058	97		\$398	\$3,322	\$0	\$0	\$3,696	\$14,827	-\$11,130	0.00%	\$0	\$0
2059	98		\$398	\$3,382	\$0	\$0	\$3,755	\$15,400	-\$11,644	0.00%	\$0	\$0
2060	99		\$398	\$3,443	\$0	\$0	\$3,816	\$15,999	-\$12,182	0.00%	\$0	\$0
2061	100		\$398	\$3,505	\$0	\$0	\$3,877	\$16,624	-\$12,746	0.00%	\$0	\$0
2062	101		\$398	\$3,568	\$0	\$0	\$3,939	\$17,278	-\$13,338	0.00%	\$0	\$0

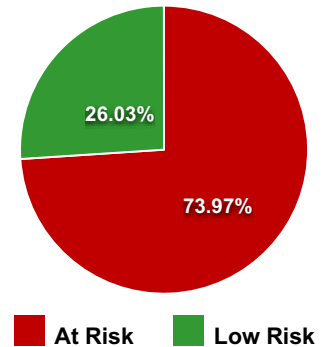
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Market Comparison

The **10 Year Balance – Portfolio Weighted Average** assumes that each asset will receive the specific rate of return chosen during and after retirement. The **10 Year Balance – Previous S&P 500 Returns: 2000 – 2009** shows each account 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, each account is 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 – Portfolio Weighted Average Rate of Return	\$1,340,080
10 Year Balance – Previous S&P 500 Returns: 2000 – 2009	\$840,661
Difference	-\$499,418

Current Risk Level: 26.03%



YEAR & AGE			RETIREMENT SUMMARY		MARKET COMPARISON †		DIFFERENCE	
Year	John Age	Jackie Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
				\$1,587,267		\$1,587,267		\$0
2026	65	65	2.95%	* \$1,547,983	-10.14%	* \$1,396,376		-\$151,607
2027	66	66	3.11%	\$1,543,896	-13.04%	\$1,223,465		-\$320,431
2028	67	67	3.17%	\$1,547,368	-23.37%	\$993,346		-\$554,022
2029	68	68	3.21%	\$1,519,266	26.38%	\$1,133,890		-\$385,376
2030	69	69	3.24%	\$1,509,513	8.99%	\$1,164,801		-\$344,712
2031	70	70	3.28%	\$1,500,355	3.00%	\$1,140,693		-\$359,662
2032	71	71	3.30%	\$1,466,971	13.62%	\$1,193,242		-\$273,729
2033	72	72	3.31%	\$1,428,999	3.53%	\$1,147,180		-\$281,819
2034	73	73	3.34%	\$1,386,724	-38.49%	\$781,370		-\$605,354
2035	74	74	3.36%	\$1,340,080	23.45%	\$840,661		-\$499,419
2036	75	75	3.39%	\$1,288,727	3.39%	\$771,745		-\$516,982
2037	76	76	3.41%	\$1,240,668	3.41%	\$705,503		-\$535,165
2038	77	77	3.43%	\$1,214,811	3.43%	\$660,445		-\$554,366
2039	78	78	3.44%	\$1,195,370	3.44%	\$620,825		-\$574,545
2040	79	79	3.46%	\$1,174,834	3.46%	\$579,194		-\$595,640
2041	80	80	3.45%	\$1,150,592	3.45%	\$533,066		-\$617,526
2042	81	81	3.44%	\$1,134,676	3.44%	\$494,445		-\$640,231
2043	82	82	3.42%	\$1,119,937	3.42%	\$456,156		-\$663,781

* 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.

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Market Comparison Continued

The **10 Year Balance – Portfolio Weighted Average** assumes that each asset will receive the specific rate of return chosen during and after retirement. The **10 Year Balance – Previous S&P 500 Returns: 2000 – 2009** shows each account 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, each account is 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	Jackie Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
2044	83	83	3.41%	\$1,102,901	3.41%	\$414,691		-\$688,210
2045	84	84	3.40%	\$1,081,330	3.40%	\$367,776		-\$713,554
2046	85	85	3.39%	\$1,053,816	3.39%	\$313,967		-\$739,849
2047	86	86	3.37%	\$1,020,385	3.37%	\$253,255		-\$767,130
2048	87	87	3.35%	\$980,671	3.35%	\$185,239		-\$795,432
2049	88	88	3.32%	\$934,225	3.32%	\$110,959		-\$823,266
2050	89	89	3.29%	\$880,552	3.29%	\$35,850		-\$844,702
2051	90	90	3.26%	\$819,097	3.26%	\$0		-\$819,097
2052	91	91	3.21%	\$749,380	3.21%	\$0		-\$749,380
2053	92	92	3.15%	\$670,745	3.15%	\$0		-\$670,745
2054	93	93	3.06%	\$582,532	3.06%	\$0		-\$582,532
2055	94	94	2.94%	\$484,000	2.94%	\$0		-\$484,000
2056	95	95	2.81%	\$384,854	2.81%	\$0		-\$384,854
2057	96	96	2.54%	\$266,913	2.54%	\$0		-\$266,913
2058	97	97	2.00%	\$136,875	2.00%	\$0		-\$136,875
2059	98	98	2.00%	\$45,480	2.00%	\$0		-\$45,480
2060	99	99	2.00%	\$0	2.00%	\$0		\$0
2061	100	100	0.00%	\$0	0.00%	\$0		\$0
2062	101	101	0.00%	\$0	0.00%	\$0		\$0

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

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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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