

CONFIDENTIAL

FINANCIAL ANALYSIS

FOR

MARK & MARY MAXFUND

APRIL 29, 2019

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Introduction

Dear Mark & 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?

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

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

Contact Information

Current residence: **34 East Main Street, Shilton, OH, 77865**

Current telephone number: **800-885-6677**.

Mark's email: jerry@verizon.net

Mary's email: sherrie@verizon.net

Dates of Birth

Mark was born on **April 15, 1962** and Mary was born on **November 23, 1960**.

Other Information

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

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

Future Goals

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

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Employment & Salary Information

Mark is currently employed with **Home Depot** and earns a gross monthly salary of **\$5,850** and Mary is currently employed with **Shilton Schools** and earns a gross monthly salary of **\$4,232**.

Projected Retirement Date

Mark is projected to retire on **January 1, 2028** and Mary is projected to retire on **January 1, 2028**.

Social Security Information

Mark will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of **\$2,560** per month at age **65 and 9 months**, we are projecting a **1.80%** cost of living increase for life.

Mary will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of **\$1,342** per month at age **67 and 2 months**, we are projecting a **1.80%** cost of living increase for life.

Pension Information

Mary's Shilton Township Schools Pension Benefit will begin at age **67 and 2 months** in the amount of **\$4,034** per month, and we are projecting a **0.00%** cost of living increase for life. If Mary were to pass away, Mark would receive **0.00%** 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	Tax Classification	Investment Vehicle	Risk Type	Value	Monthly Contributions
1	Joint	Bank of America	1099 Interest	Checking	Low Risk	\$31,500	\$0
2	Mark	TD Ameritrade	Non-Qualified	Other	Low Risk	\$100,000	\$0
3	Mary	TIAA Cref	403(b)/TSA	Other	At Risk	\$116,778	\$400
4	Mark	Fidelity	401(k)	Other	At Risk	\$114,511	\$700

The current value of your retirement assets is **\$362,789** and your monthly contributions including employer matches, total **\$1,100**.

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	Mark			\$0

The current value of your additional assets is **\$0**

1099 Interest Assets

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

Non-Qualified

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

Qualified

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

Tax Free Assets

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

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Current Risk Level vs. Suitable Risk Level

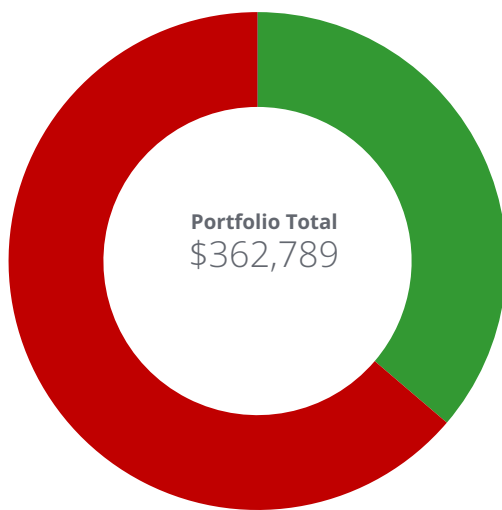
We've analyzed your current portfolio and asset allocation and concluded the following:

Your current portfolio is structured with **36.25%** of your funds invested in low risk assets, **63.75%** in at risk assets and **0.00%** in emergency funds.

After our discussion and/or you providing us answers to our risk assessment, we've determined that your desired portfolio should be structured with **60.00%** of your funds invested in low risk assets, **40.00%** of your funds invested in at risk assets, and **0.00%** of your funds positioned as emergency funds.

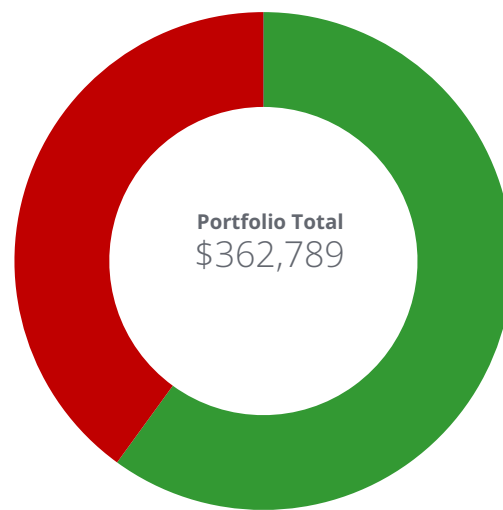
Portfolio Risk Analysis

Current Allocation



● Low Risk	36.25%
● At Risk	63.75%
● Emergency Funds	0.00%

Desired Allocation



● Low Risk	60.00%
● At Risk	40.00%
● Emergency Funds	0.00%

Of the **\$362,789** currently in retirement assets and income benefit annuities, **60.00%** or \$217,673 should be invested in low risk assets, and **40.00%** or \$145,115 should be invested in at risk assets, where you may lose principal and **0.00%** or \$0 should be positioned as emergency funds.

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Projected Rates of Return

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

A portfolio average rate of return, or growth rate of **3.78%** 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 **3.81%** is projected on your retirement funds which may change, from the first day of retirement throughout the rest of the analysis.

Minimum Retirement Funds

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

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Monthly Expenses

Your current monthly expenses are **\$6,700**.

Inflation

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

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

Your estimated monthly expenses on **January 1, 2028** at retirement, including inflation and expense adjustments, are projected to be **\$8,678**.

Future Cash Inflows or Outflows

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

No monthly expense changes projected.

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Lifetime Analysis Projections

Your Current Lifetime Analysis

Based on the information gathered, your retirement funds are projected to last until 2045.

After gathering the facts.

Year	Mark Age	Mary Age	Retirement Funds
2042	80	82	\$223,255
2043	81	83	\$142,193
2044	82	84	\$52,826
2045	83	85	\$0

Recommendations to Balance Your Lifetime Analysis

If you incorporate the following suggestions, your retirement funds are projected to last through 2062.

Expense Plan Itemize.

Year	Mark Age	Mary Age	Retirement Funds
2059	97	99	\$822,328
2060	98	100	\$800,473
2061	99	101	\$772,948
2062	100	102	\$739,652

Recommendations to Balance Your Lifetime Analysis

If you incorporate the following suggestions, your retirement funds are projected to last through 2062.

1. Move \$20,000 from TD Ameritrade to Life Policy.
2. Redirect \$700 monthly contribution to life policy.
3. Defer 12 years.
4. Start life policy loans of \$2,233 monthly, in April, 2031.

Year	Mark Age	Mary Age	Retirement Funds
2059	97	99	\$1,402,093
2060	98	100	\$1,425,867
2061	99	101	\$1,446,695
2062	100	102	\$1,463,558

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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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