

CONFIDENTIAL

FINANCIAL ANALYSIS

FOR

GARY & JENNA BROWN

FEBRUARY 24, 2020

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Introduction

Dear Gary & Jenna,

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

Will you have sufficient funds to last through retirement?

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

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

Contact Information

Current residence: 235 Elm Street, Smithville, PA, 88776

Current telephone number: 615-078-9876.

Gary's email: gary@garybrown.com

Jenna's email: jenna@gmail.com

Dates of Birth

Gary was born on January 1, 1961 and Jenna was born on April 15, 1961.

Other Information

You currently have a will and it was last updated on March 1, 2016.

You currently have a trust and it was last updated on January 1, 2018.

Future Goals

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

1. Pay a Portion of College Tuition.
2. Maximize Legacy.

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Employment & Salary Information

Gary is currently employed with Bayer and earns a gross monthly salary of \$6,500.

Jenna is currently employed with Pfizer and earns a gross monthly salary of \$6,600.

Projected Retirement Date

Gary is projected to retire on January 1, 2023 and Jenna is projected to retire on January 1, 2023 .

Social Security Information

Gary will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of \$1,863 per month at age 65, we are projecting a 1.80% cost of living increase for life.

Jenna will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of \$1,911 per month at age 65, 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	8.00%	1985	3.50%	1995	2.80%	2005	2.70%	2015	1.70%
1976	6.40%	1986	3.10%	1996	2.60%	2006	4.10%	2016	0.00%
1977	5.90%	1987	1.30%	1997	2.90%	2007	3.30%	2017	0.30%
1978	6.50%	1988	4.20%	1998	2.10%	2008	2.30%	2018	2.00%
1979	9.90%	1989	4.00%	1999	1.30%	2009	5.80%	2019	2.80%
1980	14.30%	1990	4.70%	2000	2.50%	2010	0.00%	2020	1.60%
1981	11.20%	1991	5.40%	2001	3.50%	2011	0.00%		
1982	7.40%	1992	3.70%	2002	2.60%	2012	3.60%		
1983	N/A	1993	3.00%	2003	1.40%	2013	1.70%		
1984	3.50%	1994	2.60%	2004	2.10%	2014	1.50%		

46 Year Average

3.60%

10 Year Average

1.52%

Pension Information

Jenna's Pfizer pension benefit will begin at age 64 and 9 months in the amount of \$625 per month, and we are projecting a 0.00% cost of living increase for life. If Jenna were to pass away, Gary would receive 50.00% of Jenna'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	Citibank	1099 Interest	Savings	Emergency Funds	\$57,588	\$500
2	Gary	American Funds	Roth IRA	Mutual Fund	Low Risk	\$78,556	\$0
3	Gary	Gabelli Funds	Non-Qualified	Mutual Fund	At Risk	\$200,000	\$0
4	Jenna	Athene	Traditional IRA	Indexed Annuity	Low Risk	\$129,008	\$0
5	Jenna	Charles Schwab	Traditional IRA	Mutual Fund	At Risk	\$144,223	\$0
6	Gary	ETrade	Non-Qualified	Stock	At Risk	\$125,889	\$0
7	Gary	Fidelity	401(k)	Mutual Fund	At Risk	\$214,990	\$1,000
8	Jenna	American Funds	Roth IRA	Mutual Fund	At Risk	\$0	\$0

The current value of your retirement assets is \$950,254 and your monthly contributions including employer matches, total \$1,500.

Account Classifications

1099 Interest Assets

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

Non-Qualified

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

Qualified

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

Tax Free Assets

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

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Additional Asset Information

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

#	Owner	Description	Detail	Amount
1	Joint	Personal	Family Home	\$400,000
2	Joint	Wells Fargo	Investment Property	\$325,000
3	Gary	Park West Galleries	Art Work	\$75,000
4	Joint	Asset Strategies International	Gold & Silver	\$95,000

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

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Risk Assessment Questionnaire

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

1. Emergency Funds

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

\$0

2. Time Horizon

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

0-2

3-5

6-10

10-13

13+

3. Approach to Saving & Risk

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

I do not want to see my principal amount decrease.

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

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

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

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

4. Interest Earning

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

3% - 4%

4% - 6%

7% - 9%

9% - 11%

Greater than 11%

5. Risk Tolerance

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

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

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

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

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

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

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

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Current Risk Level vs. Suitable Risk Level

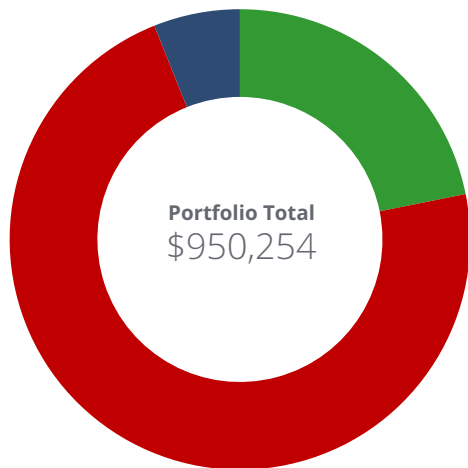
We've analyzed your current portfolio and asset allocation and concluded the following:

Your current portfolio is structured with 21.84% of your funds invested in low risk assets, 72.10% in at risk assets and 6.06% 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 45.00% of your funds invested in low risk assets, 45.00% of your funds invested in at risk assets, and 10.00% of your funds positioned as emergency funds.

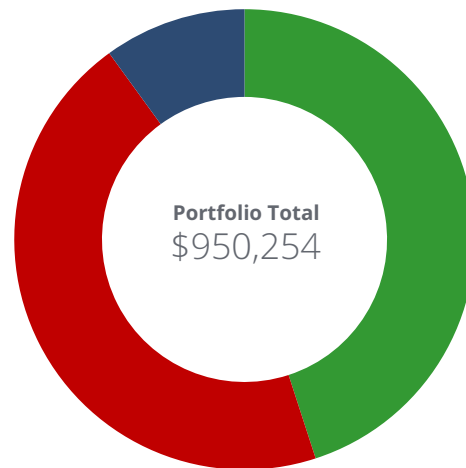
Portfolio Risk Analysis

Current Allocation



● Low Risk	21.84%
● At Risk	72.10%
● Emergency Funds	6.06%

Desired Allocation



● Low Risk	45.00%
● At Risk	45.00%
● Emergency Funds	10.00%

Of the \$950,254 currently in retirement assets and income benefit annuities, 45.00% or \$427,614 should be invested in low risk assets, and 45.00% or \$427,614 should be invested in at risk assets, where you may lose principal and 10.00% or \$95,025 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 3.16% 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 3.07% 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 \$40,000.

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Monthly Expenses

Your current monthly expenses are \$7,365. We are assuming a weighted average inflation rate of 2.06%.

Monthly Expense Plan

Household	Amount	Inflation %	Start	End
Mortgage - Principal & Interest	\$2,125	0.00%	2/2020	1/2041
Real Estate Taxes	\$650	3.25%	2/2020	Life
Home Equity Loan	\$234	2.00%	2/2020	Life
Cable - Phone - Internet	\$245	2.00%	2/2020	Life
Homeowners Insurance	\$125	2.25%	2/2020	Life
Association Dues	\$135	1.00%	2/2020	Life
Utilities - Gas - Electric	\$215	2.00%	2/2020	Life
Water - Sewer	\$35	2.00%	2/2020	Life
Maintenance & Improvement	\$75	1.50%	2/2020	Life
House Cleaning	\$70	1.00%	2/2020	Life
Totals	\$3,909			
Daily Living	Amount	Inflation %	Start	End
Food	\$490	4.00%	2/2020	Life
Dining Out	\$200	4.00%	2/2020	Life
Clothing	\$125	1.00%	2/2020	Life
Personal Care	\$75	2.00%	2/2020	Life
Totals	\$890			
Healthcare & Insurance	Amount	Inflation %	Start	End
Health Insurance	\$450	5.75%	2/2020	Life
Prescriptions	\$125	3.25%	2/2020	Life
Life Insurance	\$100	0.00%	2/2020	Life
Long Term Care Insurance	\$0	3.22%	2/2020	Life
Disability Insurance	\$0	3.22%	2/2020	Life
Veterinarian	\$56	2.00%	2/2020	Life
Totals	\$731			
Transportation	Amount	Inflation %	Start	End
Auto Loans	\$375	2.00%	2/2020	1/2042
Auto Insurance	\$250	2.00%	2/2020	1/2042
Fuel	\$75	2.50%	2/2020	1/2042
Repairs	\$0	3.22%	2/2020	Life
Totals	\$700			
Education & Loans	Amount	Inflation %	Start	End
Tuition - Student Loans	\$125	0.00%	2/2020	Life
Child Support	\$325	1.50%	2/2020	4/2023
Totals	\$450			
Entertainment	Amount	Inflation %	Start	End
Parties & Events	\$0	3.22%	2/2020	Life
Sports - Hobbies - Lessons	\$35	3.22%	2/2020	Life
Membership Dues	\$25	3.22%	2/2020	Life
Vacation & Travel	\$500	2.00%	2/2020	1/2037
Totals	\$560			

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Monthly Expense Plan - Continued

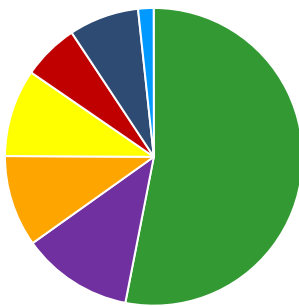
Miscellaneous	Amount	Inflation %	Start	End
Charitable Donations	\$125	3.22%	2/2020	Life
Gifts	\$0	3.22%	2/2020	Life
Other	\$0	3.22%	2/2020	Life
Totals	\$125			

Monthly Expense Summary

Gary & Jenna Brown

Below is an analysis of your current monthly spending of \$7,365 per month. Each category is totaled and used to create the pie chart below.

Household	\$3,909	53.08%
Daily Living	\$890	12.08%
Healthcare & Insurance	\$731	9.93%
Transportation	\$700	9.50%
Education & Loans	\$450	6.11%
Entertainment	\$560	7.60%
Miscellaneous	\$125	1.70%

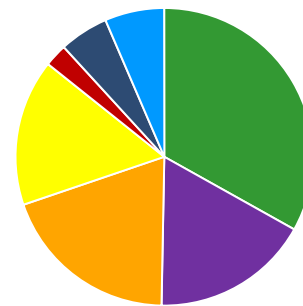


\$7,365

Average American Family

Below is an analysis of how an average American Family would spend \$7,365 per month. Each category is totaled and used to create the pie chart below.

Household	\$2,439	33.11%
Daily Living	\$1,266	17.19%
Healthcare & Insurance	\$1,435	19.48%
Transportation	\$1,174	15.94%
Education & Loans	\$183	2.48%
Entertainment	\$393	5.33%
Miscellaneous	\$477	6.47%



\$7,365

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

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Inflation

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

Your current monthly expenses are projected to increase by a weighted average inflation rate of 2.06%, compounded monthly.

Your estimated monthly expenses on January 1, 2023 at retirement, including expense adjustments and inflation are projected to be \$7,781.

Historical Inflation Rates

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

Year	CPI	Year	CPI	Year	CPI	Year	CPI	Year	CPI	Year	CPI	Year	CPI	Year	CPI
1914	1.00%	1928	-1.70%	1942	10.90%	1956	1.50%	1970	5.70%	1984	4.30%	1998	1.60%	2012	2.10%
1915	1.00%	1929	0.00%	1943	6.10%	1957	3.30%	1971	4.40%	1985	3.60%	1999	2.20%	2013	1.50%
1916	7.90%	1930	-2.30%	1944	1.70%	1958	2.80%	1972	3.20%	1986	1.90%	2000	3.40%	2014	1.60%
1917	17.40%	1931	-9.00%	1945	2.30%	1959	0.70%	1973	6.20%	1987	3.60%	2001	2.80%	2015	0.10%
1918	18.00%	1932	-9.90%	1946	8.30%	1960	1.70%	1974	11.00%	1988	4.10%	2002	1.60%	2016	1.30%
1919	14.60%	1933	-5.10%	1947	14.40%	1961	1.00%	1975	9.10%	1989	4.80%	2003	2.30%	2017	2.10%
1920	15.60%	1934	3.10%	1948	8.10%	1962	1.00%	1976	5.80%	1990	5.40%	2004	2.70%	2018	2.40%
1921	-10.50%	1935	2.20%	1949	-1.20%	1963	1.30%	1977	6.50%	1991	4.20%	2005	3.40%	2019	1.80%
1922	-6.10%	1936	1.50%	1950	1.30%	1964	1.30%	1978	7.60%	1992	3.00%	2006	3.20%		
1923	1.80%	1937	3.60%	1951	7.90%	1965	1.60%	1979	11.30%	1993	3.00%	2007	2.80%		
1924	0.00%	1938	-2.10%	1952	1.90%	1966	2.90%	1980	13.50%	1994	2.60%	2008	3.80%		
1925	2.30%	1939	-1.40%	1953	0.80%	1967	3.10%	1981	10.30%	1995	2.80%	2009	-0.40%		
1926	1.10%	1940	0.70%	1954	0.70%	1968	4.20%	1982	6.20%	1996	3.00%	2010	1.60%		
1927	-1.70%	1941	5.00%	1955	-0.40%	1969	5.50%	1983	3.20%	1997	2.30%	2011	3.20%		

106 Year Average	Current 10 Year Average
3.22%	1.80%

Statistics were gathered on 2/2/18 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	Gary	Citibank	Home Mortgage	\$125,400
2	Gary	Capital On...	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	\$35,000	9/2026	9/2029
Joint	Rental Income	Monthly Inflow	\$1,000	1/2020	2/2030

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Projected Federal & State Tax Rates

Your projected Federal Tax Rate in the year 2020 is 12.54%. Your projected Pennsylvania State Tax Rate in the year 2020 is 3.07%.

Tax Filing Status – Married, Filing Jointly

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

Deductions & Personal Exemptions

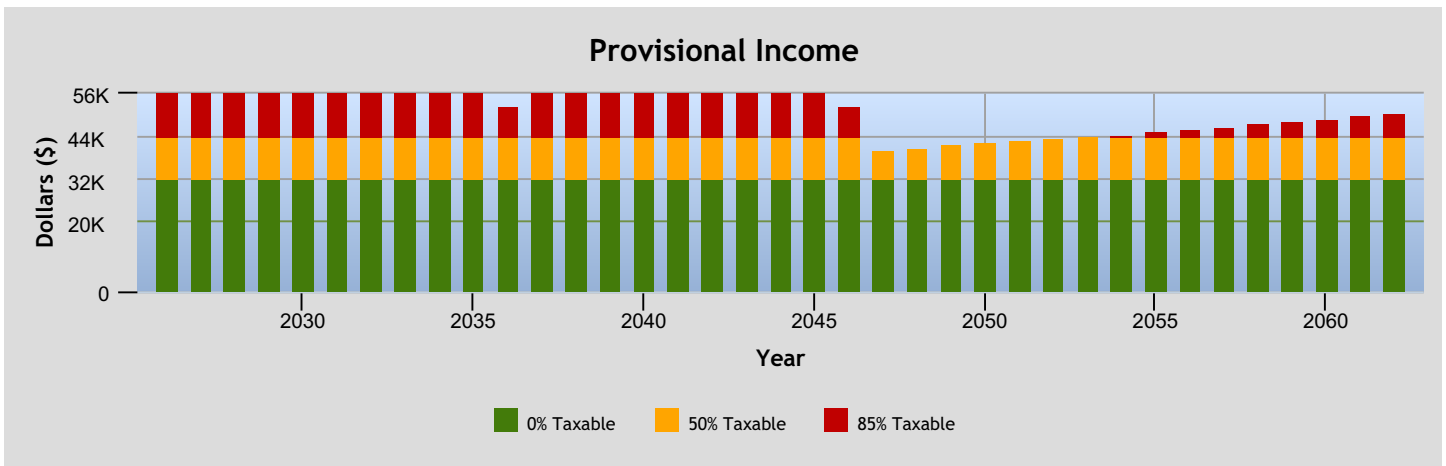
You are currently projecting the standard deduction amount of \$24,800.

2020 Projected Tax Calculations

Federal	
Wages	\$144,100
Qualified Contributions	- \$11,000
Taxable Social Security	\$0
Pension	\$0
1099 Interest	\$56
Other	\$13,536
Gross Income	\$146,691
Deductions	\$24,800
Taxable Income	\$121,891
Base	\$80,250
Base Tax	\$9,235
Over Base	\$41,641
Over Base Tax	\$9,161
Total Federal Tax	\$18,396
Federal Tax Bracket	22.00%
Federal Tax Rate	12.54%
State	
Wages	\$144,100
Taxable Social Security	\$0
Pension	\$0
1099 Interest	\$56
Other	\$13,536
Taxable Income	\$157,691
Total State Tax	\$4,841
State Tax Rate	3.07%
FICA	
Social Security Tax	\$8,934
Medicare Tax	\$2,089
Total FICA Tax	\$11,024
Summary	
Federal Tax	\$18,396
State Tax	\$4,841
Total FICA Tax	\$11,024
Total Tax	\$34,261

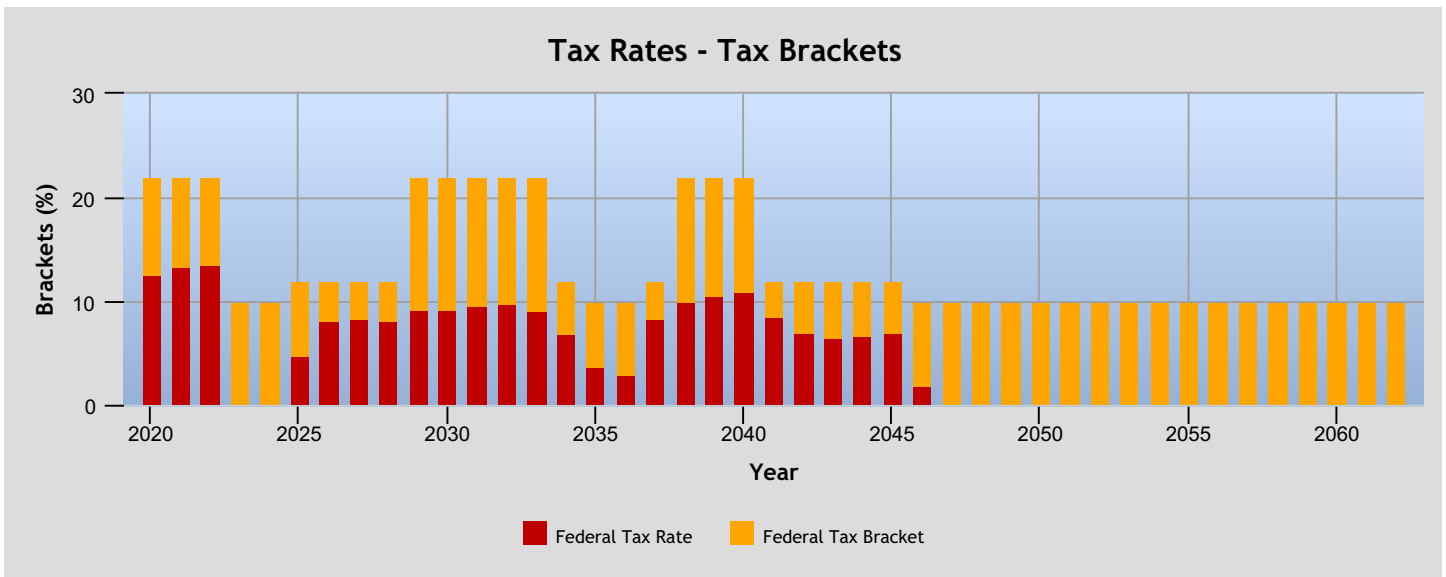
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Federal Social Security Taxation



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

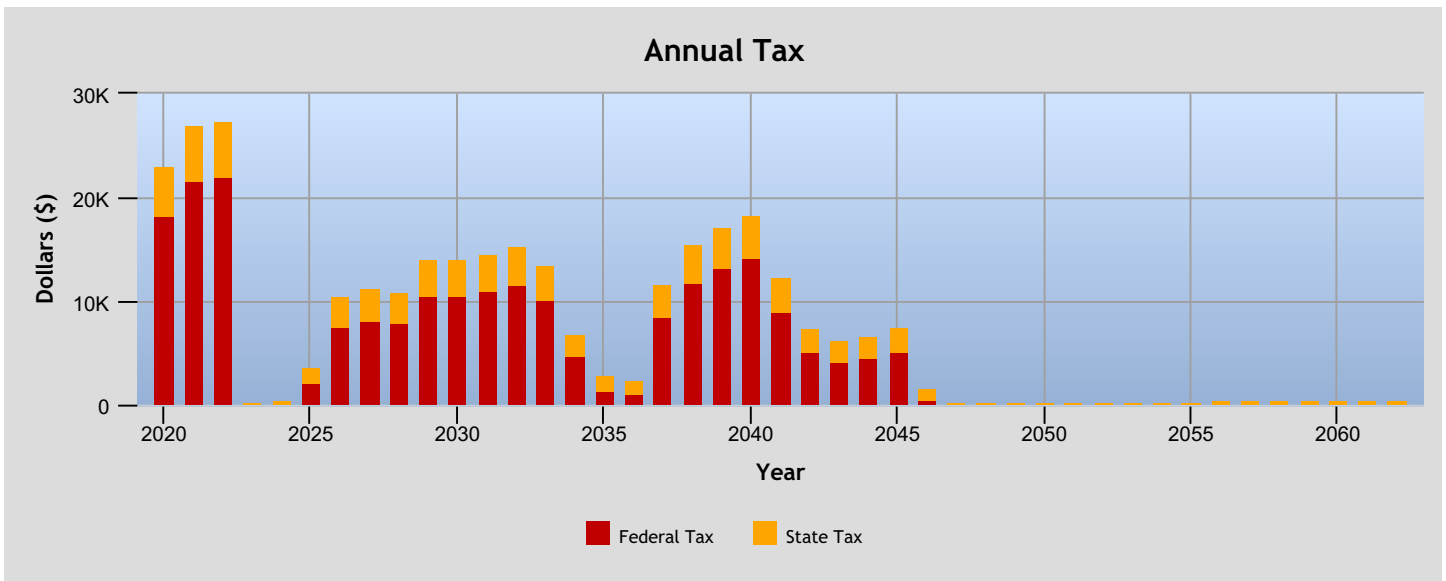
Rates & Brackets



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

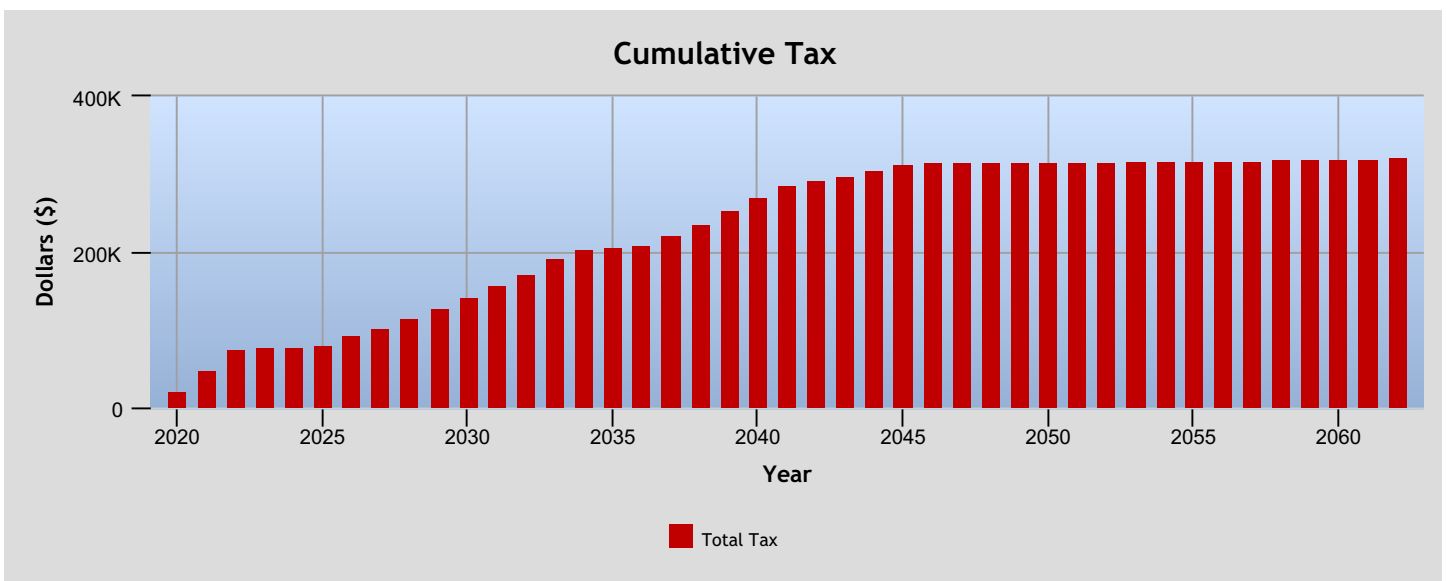
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Annual Tax



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

Cumulative Tax



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

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Pre-Retirement

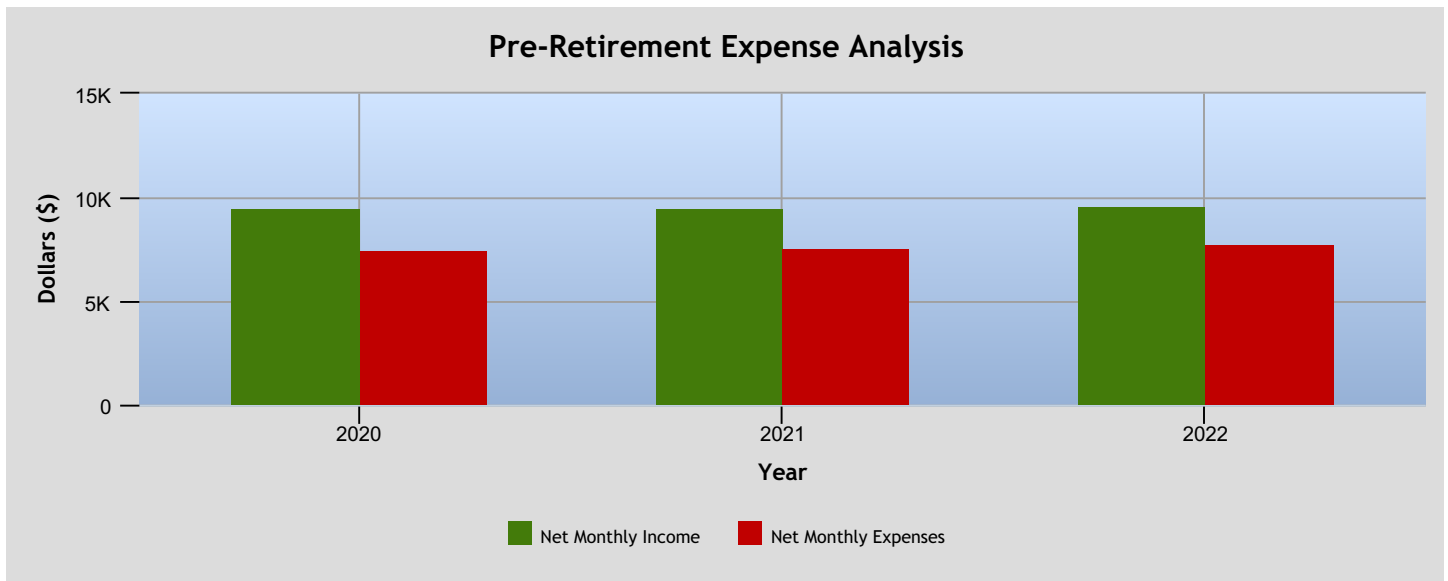
The Pre-Retirement Summary shows your projected monthly income in comparison to your projected monthly expenses. The Net Monthly Cash Flow column represents either the surplus or deficit you are projected to have each month. This analysis runs from today until the first day of retirement.

Year	Gary Age	Jenna 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	\$950,254
2020	59	59	\$13,100	\$1,500	\$1,000	\$0	\$9,544	\$7,480	+ \$2,064	\$0	* \$992,349
2021	60	60	\$13,231	\$1,500	\$1,000	\$0	\$9,527	\$7,622	+ \$1,905	\$0	\$1,039,212
2022	61	61	\$13,363	\$1,500	\$1,000	\$0	\$9,616	\$7,769	+ \$1,847	\$0	\$1,087,531

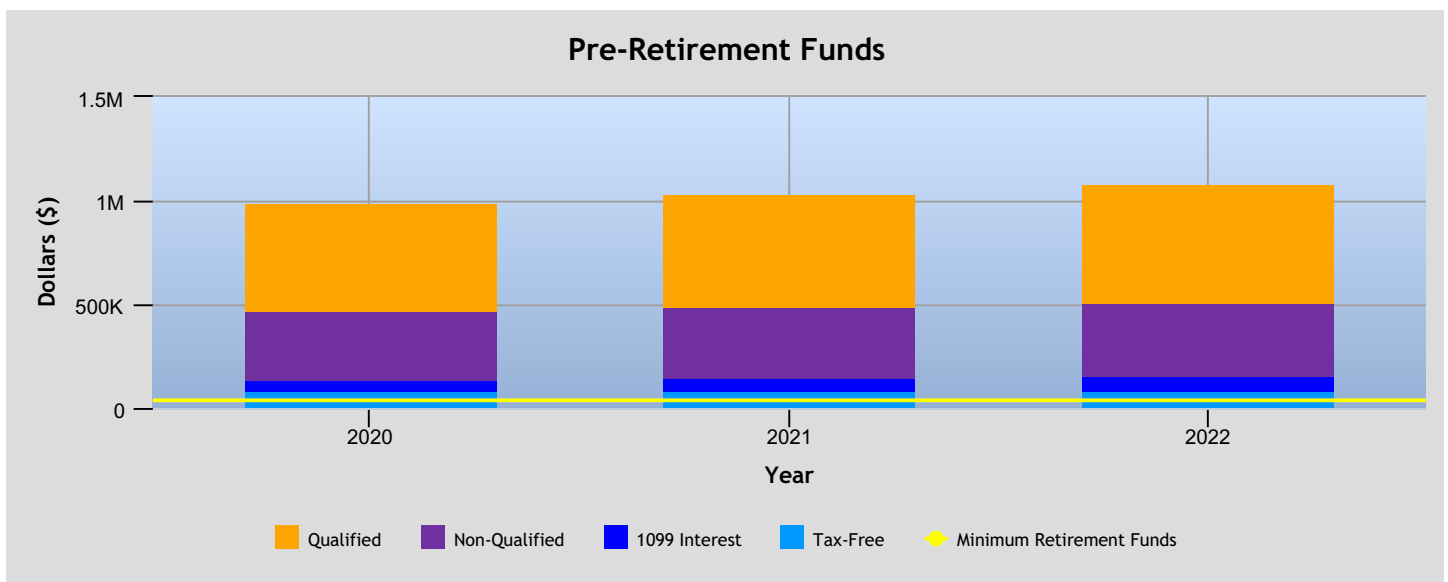
* Partial Year — Retirement funds may be pro-rated from date of analysis.

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Pre-Retirement Charts



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



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

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Retirement

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

Year	Gary Age	Jenna 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	\$1,087,531
2023	62	62	\$0	\$0	\$1,000	\$0	\$969	\$7,577	- \$6,608	\$0	* \$1,038,127
2024	63	63	\$0	\$0	\$1,000	\$0	\$969	\$7,729	- \$6,760	\$0	\$988,893
2025	64	64	\$0	\$0	\$1,000	\$0	\$969	\$7,886	- \$6,917	\$0	\$936,797
2026	65	65	\$625	\$3,774	\$1,000	-\$35,000	\$5,338	\$8,049	- \$2,711	\$0	\$890,054
2027	66	66	\$625	\$3,842	\$1,000	-\$35,000	\$5,404	\$8,217	- \$2,813	\$0	\$839,803
2028	67	67	\$625	\$3,911	\$1,000	-\$35,000	\$5,472	\$8,392	- \$2,920	\$0	\$786,069
2029	68	68	\$625	\$3,981	\$1,000	-\$35,000	\$5,542	\$8,572	- \$3,030	\$0	\$729,580
2030	69	69	\$625	\$4,053	\$0	\$0	\$4,656	\$8,759	- \$4,103	\$0	\$692,338
2031	70	70	\$625	\$4,126	\$0	\$0	\$4,731	\$8,953	- \$4,222	\$0	\$650,323
2032	71	71	\$625	\$4,200	\$0	\$0	\$4,805	\$9,154	- \$4,349	\$0	\$604,838
2033	72	72	\$625	\$4,276	\$0	\$0	\$4,880	\$9,362	- \$4,482	\$0	\$555,353
2034	73	73	\$625	\$4,353	\$0	\$0	\$4,957	\$9,578	- \$4,621	\$0	\$499,724
2035	74	74	\$625	\$4,431	\$0	\$0	\$5,034	\$9,802	- \$4,768	\$0	\$447,472
2036	75	75	\$625	\$4,511	\$0	\$0	\$5,114	\$10,034	- \$4,920	\$0	\$402,309
2037	76	76	\$625	\$4,592	\$0	\$0	\$5,194	\$9,563	- \$4,369	\$0	\$362,557
2038	77	77	\$625	\$4,675	\$0	\$0	\$5,276	\$9,798	- \$4,522	\$0	\$310,557
2039	78	78	\$625	\$4,759	\$0	\$0	\$5,360	\$10,043	- \$4,683	\$0	\$250,634
2040	79	79	\$625	\$4,845	\$0	\$0	\$5,445	\$10,297	- \$4,852	\$0	\$184,698
2041	80	80	\$625	\$4,932	\$0	\$0	\$5,531	\$8,436	- \$2,905	\$0	\$136,783
2042	81	81	\$625	\$5,021	\$0	\$0	\$5,620	\$7,597	- \$1,977	\$0	\$105,551
2043	82	82	\$625	\$5,111	\$0	\$0	\$5,709	\$7,859	- \$2,150	\$0	\$77,355
2044	83	83	\$625	\$5,203	\$0	\$0	\$5,800	\$8,132	- \$2,332	\$0	\$47,023
2045	84	84	\$625	\$5,297	\$0	\$0	\$5,893	\$8,417	- \$2,524	\$0	\$12,886
2046	85	85	\$625	\$5,392	\$0	\$0	\$5,988	\$8,713	- \$2,725	\$0	\$0
2047	86	86	\$625	\$5,489	\$0	\$0	\$6,084	\$9,022	- \$2,938	\$0	\$0
2048	87	87	\$625	\$5,588	\$0	\$0	\$6,182	\$9,343	- \$3,161	\$0	\$0
2049	88	88	\$625	\$5,689	\$0	\$0	\$6,282	\$9,679	- \$3,397	\$0	\$0
2050	89	89	\$625	\$5,791	\$0	\$0	\$6,384	\$10,028	- \$3,644	\$0	\$0
2051	90	90	\$625	\$5,895	\$0	\$0	\$6,487	\$10,393	- \$3,906	\$0	\$0
2052	91	91	\$625	\$6,001	\$0	\$0	\$6,592	\$10,773	- \$4,181	\$0	\$0

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

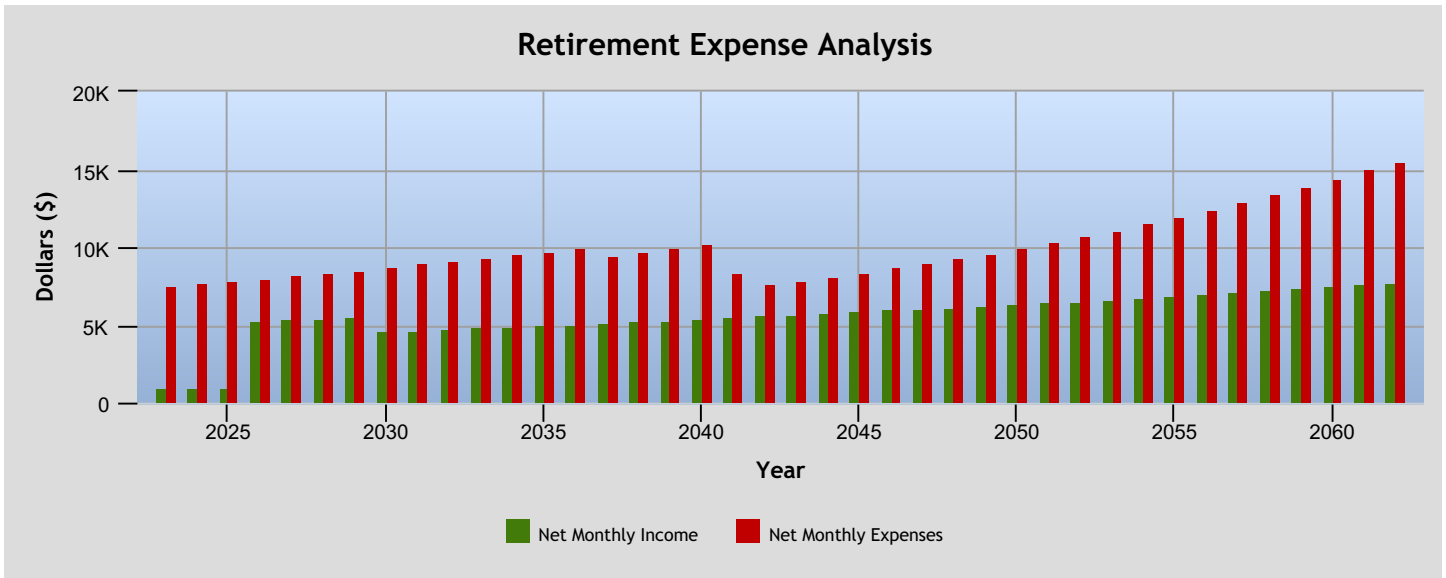
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Retirement - Continued

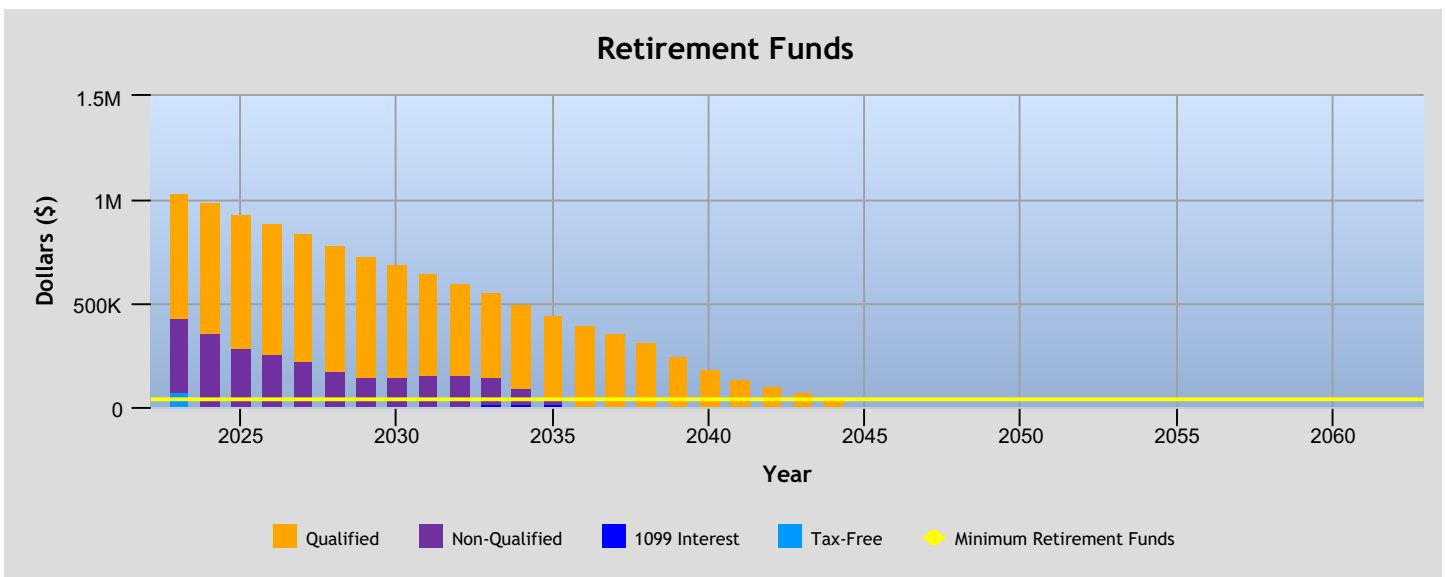
Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2053	92	92	\$625	\$6,109	\$0	\$0	\$6,699	\$11,169	- \$4,470	\$0	\$0
2054	93	93	\$625	\$6,219	\$0	\$0	\$6,808	\$11,582	- \$4,774	\$0	\$0
2055	94	94	\$625	\$6,331	\$0	\$0	\$6,918	\$12,014	- \$5,096	\$0	\$0
2056	95	95	\$625	\$6,445	\$0	\$0	\$7,031	\$12,464	- \$5,433	\$0	\$0
2057	96	96	\$625	\$6,561	\$0	\$0	\$7,145	\$12,933	- \$5,788	\$0	\$0
2058	97	97	\$625	\$6,679	\$0	\$0	\$7,262	\$13,423	- \$6,161	\$0	\$0
2059	98	98	\$625	\$6,800	\$0	\$0	\$7,381	\$13,935	- \$6,554	\$0	\$0
2060	99	99	\$625	\$6,922	\$0	\$0	\$7,502	\$14,469	- \$6,967	\$0	\$0
2061	100	100	\$625	\$7,047	\$0	\$0	\$7,625	\$15,027	- \$7,402	\$0	\$0
2062	101	101	\$625	\$7,173	\$0	\$0	\$7,749	\$15,610	- \$7,861	\$0	\$0

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Retirement Charts



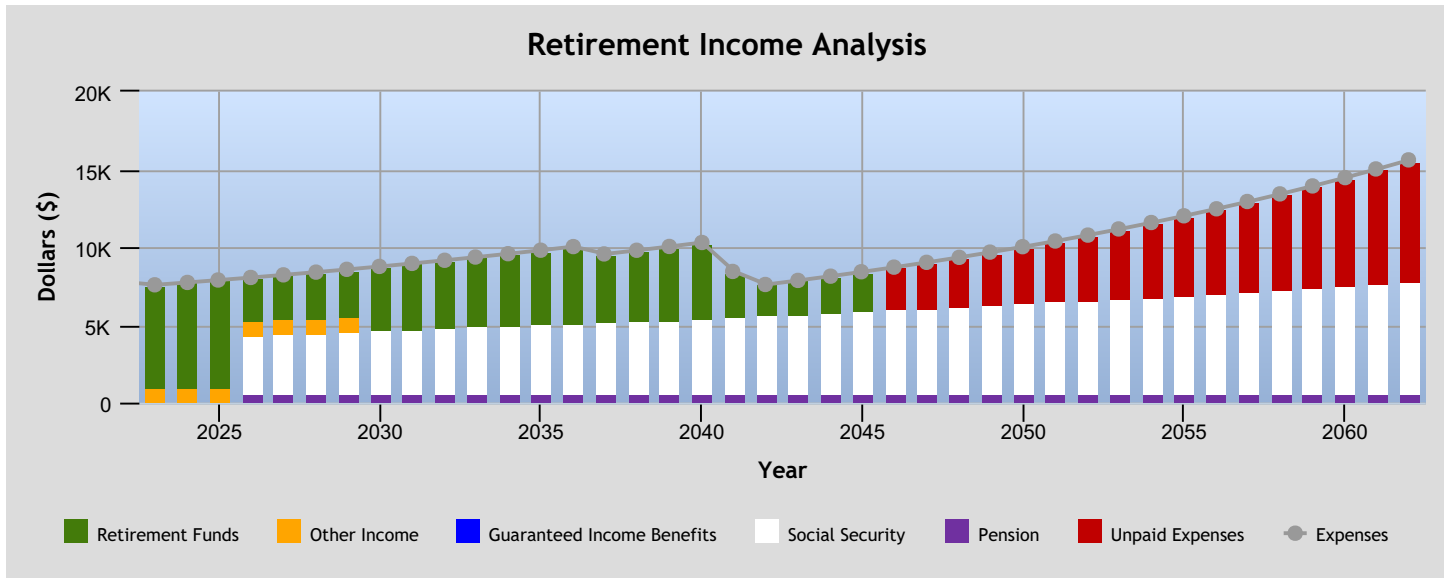
The Retirement Expense Analysis graph above compares your monthly income to your monthly expenses. Net Monthly Income is depicted in green and Net Monthly Expenses are depicted in red.



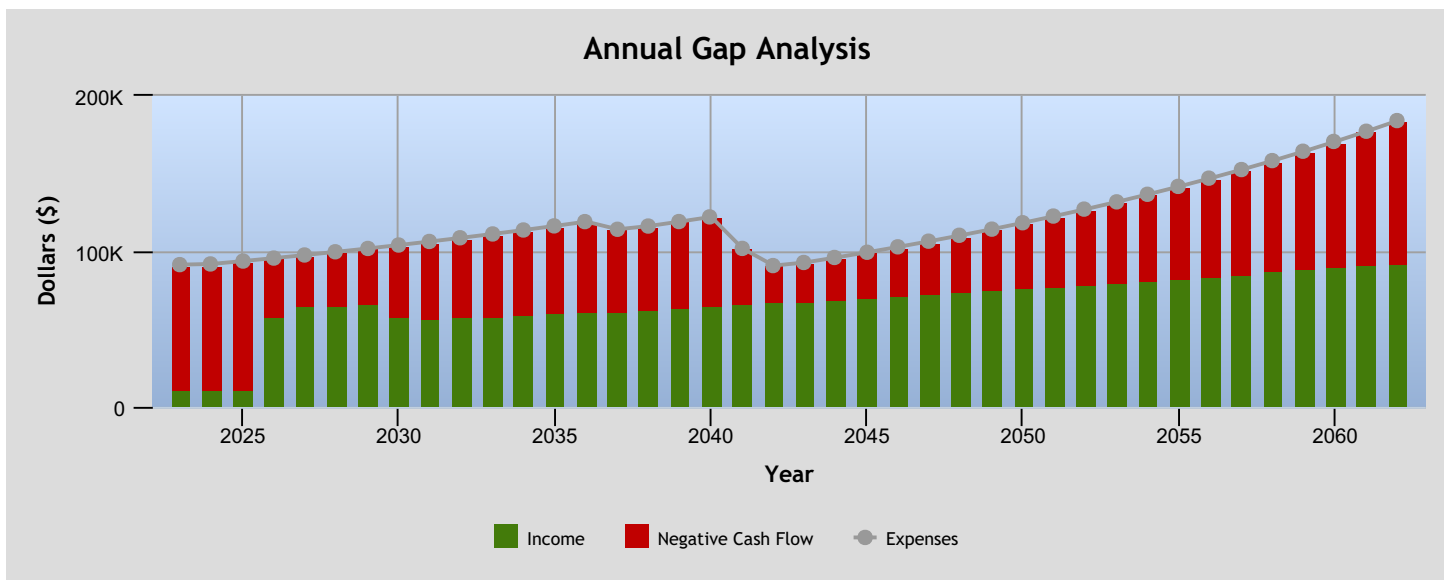
The Retirement Funds graph above shows the make-up of your Retirement Funds. Retirement Fund assets are classified as Qualified – Orange, Non-Qualified – Purple, 1099 Interest – Blue or Tax-Free – Light Blue. The yellow line on the graph represents the Minimum Retirement Funds value which is the amount 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, Income Benefit Annuities – Blue, Social Security – White, Pension – Purple and Unpaid Expenses in Red. If any part of the bar in a specific year is red, it indicates you are out of retirement funds and cannot meet your monthly expense need.



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

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Life Insurance Summary

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

In-Force Life Insurance Policies

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

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

Death Benefit Analysis

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

Gary's Analysis

	Insurance Need Today
Year of Death	2020
% of Current Expenses	100.00%
Insurance Needed	\$1,169,718
In-force Policies	\$0
Difference	\$1,169,718

Jenna's Analysis

	Insurance Need Today
Year of Death	2020
% of Current Expenses	100.00%
Insurance Needed	\$1,249,706
In-force Policies	\$0
Difference	\$1,249,706

Gary's Life Insurance Solution

In the event of premature death in 2020, Gary would require \$1,169,718 of additional life insurance coverage.

Jenna's Life Insurance Solution

In the event of premature death in 2020, Jenna would require \$1,249,706 of additional life insurance coverage.

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Gary's Life Insurance Analysis

The Life Insurance Analysis shows the loss of Gary in 2020 to help illustrate the effects on the remaining spouse. Jenna is assumed to need 100% of the current expenses due to the loss of Gary. These projections take into account the possible loss of salary, pension, and the surviving spouse receiving the higher of the two social security benefits. Finally, any existing death benefit payable will be shown as an inflow under annual cash flows and added to retirement funds in the projected year of death.

Pre-Retirement

Year	Gary Age	Jenna 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	\$950,254
2020		59	\$6,600	\$500	\$1,000	\$0	\$5,734	\$7,480	- \$1,746	\$0	* \$966,623
2021		60	\$6,666	\$500	\$1,000	\$0	\$5,312	\$7,622	- \$2,310	\$0	\$976,596
2022		61	\$6,733	\$500	\$1,000	\$0	\$5,357	\$7,769	- \$2,412	\$0	\$985,919

Retirement

Year	Gary Age	Jenna 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	\$985,919
2023		62	\$0	\$0	\$1,000	\$0	\$969	\$7,577	- \$6,608	\$0	* \$937,342
2024		63	\$0	\$0	\$1,000	\$0	\$969	\$7,729	- \$6,760	\$0	\$888,161
2025		64	\$0	\$0	\$1,000	\$0	\$969	\$7,886	- \$6,917	\$0	\$831,949
2026		65	\$625	\$1,911	\$1,000	-\$35,000	\$3,421	\$8,049	- \$4,628	\$0	\$764,676
2027		66	\$625	\$1,945	\$1,000	-\$35,000	\$3,441	\$8,217	- \$4,776	\$0	\$690,583
2028		67	\$625	\$1,980	\$1,000	-\$35,000	\$3,475	\$8,392	- \$4,917	\$0	\$596,569
2029		68	\$625	\$2,016	\$1,000	-\$35,000	\$3,510	\$8,572	- \$5,062	\$0	\$490,038
2030		69	\$625	\$2,052	\$0	\$0	\$2,658	\$8,759	- \$6,101	\$0	\$402,105
2031		70	\$625	\$2,089	\$0	\$0	\$2,695	\$8,953	- \$6,258	\$0	\$321,501
2032		71	\$625	\$2,127	\$0	\$0	\$2,733	\$9,154	- \$6,421	\$0	\$253,241
2033		72	\$625	\$2,165	\$0	\$0	\$2,771	\$9,362	- \$6,591	\$0	\$162,883
2034		73	\$625	\$2,204	\$0	\$0	\$2,810	\$9,578	- \$6,768	\$0	\$61,561
2035		74	\$625	\$2,244	\$0	\$0	\$2,850	\$9,802	- \$6,952	\$0	\$0
2036		75	\$625	\$2,284	\$0	\$0	\$2,890	\$10,034	- \$7,144	\$0	\$0
2037		76	\$625	\$2,325	\$0	\$0	\$2,931	\$9,563	- \$6,632	\$0	\$0
2038		77	\$625	\$2,367	\$0	\$0	\$2,973	\$9,798	- \$6,825	\$0	\$0
2039		78	\$625	\$2,410	\$0	\$0	\$3,016	\$10,043	- \$7,027	\$0	\$0
2040		79	\$625	\$2,453	\$0	\$0	\$3,059	\$10,297	- \$7,238	\$0	\$0
2041		80	\$625	\$2,497	\$0	\$0	\$3,103	\$8,436	- \$5,333	\$0	\$0
2042		81	\$625	\$2,542	\$0	\$0	\$3,148	\$7,597	- \$4,449	\$0	\$0
2043		82	\$625	\$2,588	\$0	\$0	\$3,194	\$7,859	- \$4,665	\$0	\$0
2044		83	\$625	\$2,635	\$0	\$0	\$3,241	\$8,132	- \$4,891	\$0	\$0

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

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Gary's Life Insurance Analysis — Continued

Retirement

Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2045		84	\$625	\$2,682	\$0	\$0	\$3,288	\$8,417	-\$5,129	\$0	\$0
2046		85	\$625	\$2,730	\$0	\$0	\$3,336	\$8,713	-\$5,377	\$0	\$0
2047		86	\$625	\$2,779	\$0	\$0	\$3,385	\$9,022	-\$5,637	\$0	\$0
2048		87	\$625	\$2,830	\$0	\$0	\$3,436	\$9,343	-\$5,907	\$0	\$0
2049		88	\$625	\$2,880	\$0	\$0	\$3,486	\$9,679	-\$6,193	\$0	\$0
2050		89	\$625	\$2,932	\$0	\$0	\$3,538	\$10,028	-\$6,490	\$0	\$0
2051		90	\$625	\$2,985	\$0	\$0	\$3,590	\$10,393	-\$6,803	\$0	\$0
2052		91	\$625	\$3,039	\$0	\$0	\$3,644	\$10,773	-\$7,129	\$0	\$0
2053		92	\$625	\$3,094	\$0	\$0	\$3,698	\$11,169	-\$7,471	\$0	\$0
2054		93	\$625	\$3,149	\$0	\$0	\$3,753	\$11,582	-\$7,829	\$0	\$0
2055		94	\$625	\$3,206	\$0	\$0	\$3,810	\$12,014	-\$8,204	\$0	\$0
2056		95	\$625	\$3,264	\$0	\$0	\$3,867	\$12,464	-\$8,597	\$0	\$0
2057		96	\$625	\$3,322	\$0	\$0	\$3,925	\$12,933	-\$9,008	\$0	\$0
2058		97	\$625	\$3,382	\$0	\$0	\$3,984	\$13,423	-\$9,439	\$0	\$0
2059		98	\$625	\$3,443	\$0	\$0	\$4,045	\$13,935	-\$9,890	\$0	\$0
2060		99	\$625	\$3,505	\$0	\$0	\$4,106	\$14,469	-\$10,363	\$0	\$0
2061		100	\$625	\$3,568	\$0	\$0	\$4,169	\$15,027	-\$10,858	\$0	\$0
2062		101	\$625	\$3,632	\$0	\$0	\$4,232	\$15,610	-\$11,378	\$0	\$0

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

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Jenna's Life Insurance Analysis

The Life Insurance Analysis shows the loss of Jenna in 2020 to help illustrate the effects on the remaining spouse. Gary is assumed to need 100% of the current expenses due to the loss of Jenna. These projections take into account the possible loss of salary, pension, and the surviving spouse receiving the higher of the two social security benefits. Finally, any existing death benefit payable will be shown as an inflow under annual cash flows and added to retirement funds in the projected year of death.

Pre-Retirement

Year	Gary Age	Jenna 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	\$950,254
2020	59		\$6,500	\$1,500	\$1,000	\$0	\$4,739	\$7,480	- \$2,741	\$0	* \$970,585
2021	60		\$6,565	\$1,500	\$1,000	\$0	\$4,464	\$7,622	- \$3,158	\$0	\$979,766
2022	61		\$6,631	\$1,500	\$1,000	\$0	\$4,509	\$7,769	- \$3,260	\$0	\$988,074

Retirement

Year	Gary Age	Jenna 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	\$988,074
2023	62		\$0	\$0	\$1,000	\$0	\$969	\$7,577	- \$6,608	\$0	* \$931,942
2024	63		\$0	\$0	\$1,000	\$0	\$969	\$7,729	- \$6,760	\$0	\$878,265
2025	64		\$0	\$0	\$1,000	\$0	\$969	\$7,886	- \$6,917	\$0	\$820,146
2026	65		\$313	\$1,911	\$1,000	-\$35,000	\$3,158	\$8,049	- \$4,891	\$0	\$751,878
2027	66		\$313	\$1,945	\$1,000	-\$35,000	\$3,190	\$8,217	- \$5,027	\$0	\$668,772
2028	67		\$313	\$1,980	\$1,000	-\$35,000	\$3,224	\$8,392	- \$5,168	\$0	\$563,291
2029	68		\$313	\$2,016	\$1,000	\$0	\$3,259	\$8,572	- \$5,313	\$0	\$482,263
2030	69		\$313	\$2,052	\$0	\$0	\$2,355	\$8,759	- \$6,404	\$0	\$398,449
2031	70		\$313	\$2,089	\$0	\$0	\$2,392	\$8,953	- \$6,561	\$0	\$326,682
2032	71		\$313	\$2,127	\$0	\$0	\$2,430	\$9,154	- \$6,724	\$0	\$242,783
2033	72		\$313	\$2,165	\$0	\$0	\$2,468	\$9,362	- \$6,894	\$0	\$144,951
2034	73		\$313	\$2,204	\$0	\$0	\$2,507	\$9,578	- \$7,071	\$0	\$38,242
2035	74		\$313	\$2,244	\$0	\$0	\$2,547	\$9,802	- \$7,255	\$0	\$0
2036	75		\$313	\$2,284	\$0	\$0	\$2,587	\$10,034	- \$7,447	\$0	\$0
2037	76		\$313	\$2,325	\$0	\$0	\$2,628	\$9,563	- \$6,935	\$0	\$0
2038	77		\$313	\$2,367	\$0	\$0	\$2,670	\$9,798	- \$7,128	\$0	\$0
2039	78		\$313	\$2,410	\$0	\$0	\$2,713	\$10,043	- \$7,330	\$0	\$0
2040	79		\$313	\$2,453	\$0	\$0	\$2,756	\$10,297	- \$7,541	\$0	\$0
2041	80		\$313	\$2,497	\$0	\$0	\$2,800	\$8,436	- \$5,636	\$0	\$0
2042	81		\$313	\$2,542	\$0	\$0	\$2,845	\$7,597	- \$4,752	\$0	\$0
2043	82		\$313	\$2,588	\$0	\$0	\$2,891	\$7,859	- \$4,968	\$0	\$0
2044	83		\$313	\$2,635	\$0	\$0	\$2,938	\$8,132	- \$5,194	\$0	\$0

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

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Jenna's Life Insurance Analysis — Continued

Retirement

Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2045	84		\$313	\$2,682	\$0	\$0	\$2,985	\$8,417	-\$5,432	\$0	\$0
2046	85		\$313	\$2,730	\$0	\$0	\$3,033	\$8,713	-\$5,680	\$0	\$0
2047	86		\$313	\$2,779	\$0	\$0	\$3,082	\$9,022	-\$5,940	\$0	\$0
2048	87		\$313	\$2,830	\$0	\$0	\$3,133	\$9,343	-\$6,210	\$0	\$0
2049	88		\$313	\$2,880	\$0	\$0	\$3,183	\$9,679	-\$6,496	\$0	\$0
2050	89		\$313	\$2,932	\$0	\$0	\$3,235	\$10,028	-\$6,793	\$0	\$0
2051	90		\$313	\$2,985	\$0	\$0	\$3,288	\$10,393	-\$7,105	\$0	\$0
2052	91		\$313	\$3,039	\$0	\$0	\$3,342	\$10,773	-\$7,431	\$0	\$0
2053	92		\$313	\$3,094	\$0	\$0	\$3,397	\$11,169	-\$7,772	\$0	\$0
2054	93		\$313	\$3,149	\$0	\$0	\$3,452	\$11,582	-\$8,130	\$0	\$0
2055	94		\$313	\$3,206	\$0	\$0	\$3,509	\$12,014	-\$8,505	\$0	\$0
2056	95		\$313	\$3,264	\$0	\$0	\$3,567	\$12,464	-\$8,897	\$0	\$0
2057	96		\$313	\$3,322	\$0	\$0	\$3,625	\$12,933	-\$9,308	\$0	\$0
2058	97		\$313	\$3,382	\$0	\$0	\$3,685	\$13,423	-\$9,738	\$0	\$0
2059	98		\$313	\$3,443	\$0	\$0	\$3,746	\$13,935	-\$10,189	\$0	\$0
2060	99		\$313	\$3,505	\$0	\$0	\$3,808	\$14,469	-\$10,661	\$0	\$0
2061	100		\$313	\$3,568	\$0	\$0	\$3,871	\$15,027	-\$11,156	\$0	\$0
2062	101		\$313	\$3,632	\$0	\$0	\$3,935	\$15,610	-\$11,675	\$0	\$0

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Long Term Care Summary

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

In-Force Long Term Care Policies

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

Owner	Company	Type	Start Date	Daily Benefit	Years	Inflation Type	Inflation %	Monthly Premium
Gary		Cash	03/2016	\$0.00	0	Compound		\$0
Jenna		Cash	03/2016	\$0.00	0	Compound		\$0

Long Term Care Analysis

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

Gary's Analysis	
Current Monthly Cost	\$5,931
% of Current Expenses	100.00%
Age Entering Facility	80
Cost Increase %	4.35%
Years of Care Needed	4
Projected Monthly Expense	\$15,306
Total LTC Costs	\$769,633

Jenna's Analysis	
Current Monthly Cost	\$5,931
% of Current Expenses	100.00%
Age Entering Facility	80
Cost Increase %	4.35%
Years of Care Needed	4
Projected Monthly Expense	\$15,306
Total LTC Costs	\$778,033

Gary's Long Term Care Solution

If facility care is needed, Gary would require a \$198 daily benefit with a 4.35% compound inflation rider today in order to cover the future monthly Long Term Care cost of \$15,306.

Jenna's Long Term Care Solution

If facility care is needed, Jenna would require a \$198 daily benefit with a 4.35% compound inflation rider today in order to cover the future monthly Long Term Care cost of \$15,306.

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Gary's Long Term Care Analysis

The Long Term Care Analysis shows the financial effects of Gary 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 \$5,931 is assumed to grow at 4.35% until Gary enters the facility at age 80 for a stay of 4 years. We assume that Jenna would need 100% of their current expenses and that costs will continue to increase during the stay.

Year	Gary Age	Jenna 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	\$1,087,531
2023	62	62	\$0	\$0	\$1,000	\$0	\$969	\$7,577	- \$6,608	\$0	* \$1,038,127
2024	63	63	\$0	\$0	\$1,000	\$0	\$969	\$7,729	- \$6,760	\$0	\$988,893
2025	64	64	\$0	\$0	\$1,000	\$0	\$969	\$7,886	- \$6,917	\$0	\$936,797
2026	65	65	\$625	\$3,774	\$1,000	-\$35,000	\$5,338	\$8,049	- \$2,711	\$0	\$890,054
2027	66	66	\$625	\$3,842	\$1,000	-\$35,000	\$5,404	\$8,217	- \$2,813	\$0	\$839,803
2028	67	67	\$625	\$3,911	\$1,000	-\$35,000	\$5,472	\$8,392	- \$2,920	\$0	\$786,069
2029	68	68	\$625	\$3,981	\$1,000	-\$35,000	\$5,542	\$8,572	- \$3,030	\$0	\$729,580
2030	69	69	\$625	\$4,053	\$0	\$0	\$4,656	\$8,759	- \$4,103	\$0	\$692,338
2031	70	70	\$625	\$4,126	\$0	\$0	\$4,731	\$8,953	- \$4,222	\$0	\$650,323
2032	71	71	\$625	\$4,200	\$0	\$0	\$4,805	\$9,154	- \$4,349	\$0	\$604,838
2033	72	72	\$625	\$4,276	\$0	\$0	\$4,880	\$9,362	- \$4,482	\$0	\$555,353
2034	73	73	\$625	\$4,353	\$0	\$0	\$4,957	\$9,578	- \$4,621	\$0	\$499,724
2035	74	74	\$625	\$4,431	\$0	\$0	\$5,034	\$9,802	- \$4,768	\$0	\$447,472
2036	75	75	\$625	\$4,511	\$0	\$0	\$5,114	\$10,034	- \$4,920	\$0	\$402,309
2037	76	76	\$625	\$4,592	\$0	\$0	\$5,194	\$9,563	- \$4,369	\$0	\$362,557
2038	77	77	\$625	\$4,675	\$0	\$0	\$5,276	\$9,798	- \$4,522	\$0	\$310,557
2039	78	78	\$625	\$4,759	\$0	\$0	\$5,360	\$10,043	- \$4,683	\$0	\$250,634
2040	79	79	\$625	\$4,845	\$0	\$0	\$5,445	\$10,297	- \$4,852	\$0	\$184,698
2041	80	80	\$625	\$4,932	-\$15,306	\$0	\$5,531	\$23,742	- \$18,210	\$0	\$0
2042	81	81	\$625	\$5,021	-\$15,985	\$0	\$5,620	\$23,582	- \$17,962	\$0	\$0
2043	82	82	\$625	\$5,111	-\$16,694	\$0	\$5,709	\$24,553	- \$18,844	\$0	\$0
2044	83	83	\$625	\$5,203	-\$17,435	\$0	\$5,800	\$25,567	- \$19,767	\$0	\$0
2045		84	\$625	\$2,682	\$0	\$0	\$3,288	\$8,417	- \$5,129	\$0	\$0
2046		85	\$625	\$2,730	\$0	\$0	\$3,336	\$8,713	- \$5,377	\$0	\$0
2047		86	\$625	\$2,779	\$0	\$0	\$3,385	\$9,022	- \$5,637	\$0	\$0
2048		87	\$625	\$2,830	\$0	\$0	\$3,436	\$9,343	- \$5,907	\$0	\$0
2049		88	\$625	\$2,880	\$0	\$0	\$3,486	\$9,679	- \$6,193	\$0	\$0
2050		89	\$625	\$2,932	\$0	\$0	\$3,538	\$10,028	- \$6,490	\$0	\$0
2051		90	\$625	\$2,985	\$0	\$0	\$3,590	\$10,393	- \$6,803	\$0	\$0
2052		91	\$625	\$3,039	\$0	\$0	\$3,644	\$10,773	- \$7,129	\$0	\$0

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Gary's Long Term Care Analysis — Continued

Year	Gary Age	Jenna 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
2053		92	\$625	\$3,094	\$0	\$0	\$3,698	\$11,169	- \$7,471	\$0	\$0
2054		93	\$625	\$3,149	\$0	\$0	\$3,753	\$11,582	- \$7,829	\$0	\$0
2055		94	\$625	\$3,206	\$0	\$0	\$3,810	\$12,014	- \$8,204	\$0	\$0
2056		95	\$625	\$3,264	\$0	\$0	\$3,867	\$12,464	- \$8,597	\$0	\$0
2057		96	\$625	\$3,322	\$0	\$0	\$3,925	\$12,933	- \$9,008	\$0	\$0
2058		97	\$625	\$3,382	\$0	\$0	\$3,984	\$13,423	- \$9,439	\$0	\$0
2059		98	\$625	\$3,443	\$0	\$0	\$4,045	\$13,935	- \$9,890	\$0	\$0
2060		99	\$625	\$3,505	\$0	\$0	\$4,106	\$14,469	- \$10,363	\$0	\$0
2061		100	\$625	\$3,568	\$0	\$0	\$4,169	\$15,027	- \$10,858	\$0	\$0
2062		101	\$625	\$3,632	\$0	\$0	\$4,232	\$15,610	- \$11,378	\$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.

Jenna's Long Term Care Analysis

The Long Term Care Analysis shows the financial effects of Jenna 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 \$5,931 is assumed to grow at 4.35% until Jenna enters the facility at age 80 for a stay of 4 years. We assume that Gary would need 100% of their current expenses and that costs will continue to increase during the stay.

Year	Gary Age	Jenna 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	\$1,087,531
2023	62	62	\$0	\$0	\$1,000	\$0	\$969	\$7,577	- \$6,608	\$0	* \$1,038,127
2024	63	63	\$0	\$0	\$1,000	\$0	\$969	\$7,729	- \$6,760	\$0	\$988,893
2025	64	64	\$0	\$0	\$1,000	\$0	\$969	\$7,886	- \$6,917	\$0	\$936,797
2026	65	65	\$625	\$3,774	\$1,000	-\$35,000	\$5,338	\$8,049	- \$2,711	\$0	\$890,054
2027	66	66	\$625	\$3,842	\$1,000	-\$35,000	\$5,404	\$8,217	- \$2,813	\$0	\$839,803
2028	67	67	\$625	\$3,911	\$1,000	-\$35,000	\$5,472	\$8,392	- \$2,920	\$0	\$786,069
2029	68	68	\$625	\$3,981	\$1,000	-\$35,000	\$5,542	\$8,572	- \$3,030	\$0	\$729,580
2030	69	69	\$625	\$4,053	\$0	\$0	\$4,656	\$8,759	- \$4,103	\$0	\$692,338
2031	70	70	\$625	\$4,126	\$0	\$0	\$4,731	\$8,953	- \$4,222	\$0	\$650,323
2032	71	71	\$625	\$4,200	\$0	\$0	\$4,805	\$9,154	- \$4,349	\$0	\$604,838
2033	72	72	\$625	\$4,276	\$0	\$0	\$4,880	\$9,362	- \$4,482	\$0	\$555,353
2034	73	73	\$625	\$4,353	\$0	\$0	\$4,957	\$9,578	- \$4,621	\$0	\$499,724
2035	74	74	\$625	\$4,431	\$0	\$0	\$5,034	\$9,802	- \$4,768	\$0	\$447,472
2036	75	75	\$625	\$4,511	\$0	\$0	\$5,114	\$10,034	- \$4,920	\$0	\$402,309
2037	76	76	\$625	\$4,592	\$0	\$0	\$5,194	\$9,563	- \$4,369	\$0	\$362,557
2038	77	77	\$625	\$4,675	\$0	\$0	\$5,276	\$9,798	- \$4,522	\$0	\$310,557
2039	78	78	\$625	\$4,759	\$0	\$0	\$5,360	\$10,043	- \$4,683	\$0	\$250,634
2040	79	79	\$625	\$4,845	\$0	\$0	\$5,445	\$10,297	- \$4,852	\$0	\$184,698
2041	80	80	\$625	\$4,932	-\$15,306	\$0	\$5,531	\$23,742	- \$18,210	\$0	\$0
2042	81	81	\$625	\$5,021	-\$15,985	\$0	\$5,620	\$23,582	- \$17,962	\$0	\$0
2043	82	82	\$625	\$5,111	-\$16,694	\$0	\$5,709	\$24,553	- \$18,844	\$0	\$0
2044	83	83	\$625	\$5,203	-\$17,435	\$0	\$5,800	\$25,567	- \$19,767	\$0	\$0
2045	84		\$313	\$2,682	\$0	\$0	\$2,985	\$8,417	- \$5,432	\$0	\$0
2046	85		\$313	\$2,730	\$0	\$0	\$3,033	\$8,713	- \$5,680	\$0	\$0
2047	86		\$313	\$2,779	\$0	\$0	\$3,082	\$9,022	- \$5,940	\$0	\$0
2048	87		\$313	\$2,830	\$0	\$0	\$3,133	\$9,343	- \$6,210	\$0	\$0
2049	88		\$313	\$2,880	\$0	\$0	\$3,183	\$9,679	- \$6,496	\$0	\$0
2050	89		\$313	\$2,932	\$0	\$0	\$3,235	\$10,028	- \$6,793	\$0	\$0
2051	90		\$313	\$2,985	\$0	\$0	\$3,288	\$10,393	- \$7,105	\$0	\$0
2052	91		\$313	\$3,039	\$0	\$0	\$3,342	\$10,773	- \$7,431	\$0	\$0

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

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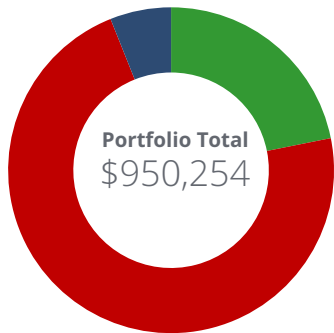
Jenna's Long Term Care Analysis — Continued

Year	Gary Age	Jenna 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
2053	92		\$313	\$3,094	\$0	\$0	\$3,397	\$11,169	- \$7,772	\$0	\$0
2054	93		\$313	\$3,149	\$0	\$0	\$3,452	\$11,582	- \$8,130	\$0	\$0
2055	94		\$313	\$3,206	\$0	\$0	\$3,509	\$12,014	- \$8,505	\$0	\$0
2056	95		\$313	\$3,264	\$0	\$0	\$3,567	\$12,464	- \$8,897	\$0	\$0
2057	96		\$313	\$3,322	\$0	\$0	\$3,625	\$12,933	- \$9,308	\$0	\$0
2058	97		\$313	\$3,382	\$0	\$0	\$3,685	\$13,423	- \$9,738	\$0	\$0
2059	98		\$313	\$3,443	\$0	\$0	\$3,746	\$13,935	- \$10,189	\$0	\$0
2060	99		\$313	\$3,505	\$0	\$0	\$3,808	\$14,469	- \$10,661	\$0	\$0
2061	100		\$313	\$3,568	\$0	\$0	\$3,871	\$15,027	- \$11,156	\$0	\$0
2062	101		\$313	\$3,632	\$0	\$0	\$3,935	\$15,610	- \$11,675	\$0	\$0

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Market Comparison

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



Low Risk	21.84%
At Risk	72.10%
Emergency	6.06%

Rate of Return

Geometric Average Return	3.50%
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Upside/Downside Ranges

Min	-20.00%
Max	20.00%
Increment	25.00%

Year Return

Year	Return
2023	- 8.76%
2024	- 6.91%
2025	- 9.22%
2026	+ 9.54%
2027	+ 6.76%
2028	+ 11.23%
2029	+ 14.04%
2030	+ 13.17%
2031	+ 2.5%
2032	+ 14.5%

Increment Analysis

Projected Rate of Return	Retirement Funds Age 100	Geometric Rate of Return	Retirement Funds Age 100	Difference
3.63%	\$0	2.00%	\$0	\$0
3.63%	\$0	3.00%	\$0	\$0
3.63%	\$0	3.50%	\$0	\$0
3.63%	\$0	5.00%	\$0	\$0
3.63%	\$0	6.00%	\$0	\$0

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

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

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Market Comparison - Continued

YEAR & AGE			OUTCOME 1		OUTCOME 2		DIFFERENCE	
Year	Gary Age	Jenna Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
				\$1,087,531		\$1,087,531		\$0
2023	62	62	3.07%	* \$1,038,127	-8.76%	* \$943,962	-	\$94,164
2024	63	63	3.30%	\$988,893	-6.91%	\$817,865	-	\$171,027
2025	64	64	3.41%	\$936,797	-9.22%	\$682,414	-	\$254,382
2026	65	65	3.47%	\$890,054	9.54%	\$657,438	-	\$232,616
2027	66	66	3.49%	\$839,803	6.76%	\$613,687	-	\$226,117
2028	67	67	3.52%	\$786,069	11.23%	\$585,806	-	\$200,264
2029	68	68	3.55%	\$729,580	14.04%	\$570,766	-	\$158,813
2030	69	69	3.59%	\$692,338	13.17%	\$576,156	-	\$116,182
2031	70	70	3.64%	\$650,323	2.50%	\$523,337	-	\$126,986
2032	71	71	3.70%	\$604,838	14.50%	\$529,225	-	\$75,612
2033	72	72	3.75%	\$555,353	2.62%	\$471,220	-	\$84,132
2034	73	73	3.73%	\$499,724	9.92%	\$459,279	-	\$40,446
2035	74	74	3.73%	\$447,472	3.42%	\$425,469	-	\$22,004
2036	75	75	3.72%	\$402,309	13.49%	\$424,030	+	\$21,721
2037	76	76	3.75%	\$362,557	15.15%	\$434,977	+	\$72,421
2038	77	77	3.75%	\$310,557	-4.89%	\$355,232	+	\$44,674
2039	78	78	3.75%	\$250,634	-10.27%	\$257,352	+	\$6,717
2040	79	79	3.75%	\$184,698	15.19%	\$217,065	+	\$32,367
2041	80	80	3.75%	\$136,783	-11.24%	\$146,779	+	\$9,996
2042	81	81	3.75%	\$105,551	10.11%	\$123,616	+	\$18,066
2043	82	82	3.75%	\$77,355	4.50%	\$97,307	+	\$19,953
2044	83	83	3.75%	\$47,023	10.57%	\$73,211	+	\$26,188
2045	84	84	3.75%	\$12,886	13.94%	\$45,542	+	\$32,656
2046	85	85	3.75%	\$0	1.63%	\$9,202	+	\$9,201
2047	86	86	0.00%	\$0	13.61%	\$0		\$0
2048	87	87	0.00%	\$0	-12.37%	\$0		\$0
2049	88	88	0.00%	\$0	11.32%	\$0		\$0
2050	89	89	0.00%	\$0	-2.98%	\$0		\$0

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Market Comparison - Continued

YEAR & AGE			OUTCOME 1		OUTCOME 2		DIFFERENCE	
Year	Gary Age	Jenna Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
				\$1,087,531		\$1,087,531		\$0
2051	90	90	0.00%	\$0	11.60%	\$0		\$0
2052	91	91	0.00%	\$0	15.02%	\$0		\$0
2053	92	92	0.00%	\$0	-8.44%	\$0		\$0
2054	93	93	0.00%	\$0	2.02%	\$0		\$0
2055	94	94	0.00%	\$0	0.54%	\$0		\$0
2056	95	95	0.00%	\$0	11.14%	\$0		\$0
2057	96	96	0.00%	\$0	-9.94%	\$0		\$0
2058	97	97	0.00%	\$0	-6.07%	\$0		\$0
2059	98	98	0.00%	\$0	9.12%	\$0		\$0
2060	99	99	0.00%	\$0	-6.32%	\$0		\$0
2061	100	100	0.00%	\$0	0.00%	\$0		\$0
2062	101	101	0.00%	\$0	0.00%	\$0		\$0

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Net Worth Statement - February 2020

Retirement Assets

Owner	Company	Classification	Investment Vehicle	Value
Joint	Citibank	1099 Interest	Savings	\$57,588
Gary	American Funds	Roth IRA	Mutual Fund	\$78,556
Gary	Gabelli Funds	Non-Qualified	Mutual Fund	\$200,000
Jenna	Athene	Traditional IRA	Indexed Annuity	\$129,008
Jenna	Charles Schwab	Traditional IRA	Mutual Fund	\$144,223
Gary	ETrade	Non-Qualified	Stock	\$125,889
Gary	Fidelity	401(k)	Mutual Fund	\$214,990
Total Retirement Assets				\$950,254

Additional Assets

Owner	Description	Detail	Value
Joint	Personal	Family Home	\$400,000
Joint	Wells Fargo	Investment Property	\$325,000
Gary	Park West Galleries	Art Work	\$75,000
Joint	Asset Strategies International	Gold & Silver	\$95,000
Total Additional Assets			\$895,000

Income Assets

Owner	Company	Classification	Value
Total Income Assets			\$0

Liabilities

Owner	Company	Description	Value
Gary	Citibank	Home Mortgage	\$125,400
Gary	Capital One	Credit Card Debt	\$32,900
Total Liabilities			\$158,300

Net Worth

Retirement Assets	Additional Assets	Income Assets	Liabilities	Net Worth
+ \$950,254	+ \$895,000	\$0	- \$158,300	+ \$1,686,954

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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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