

CONFIDENTIAL  
FINANCIAL ANALYSIS  
FOR  
JOHN & JANE SMITH  
APRIL 04, 2024

Disclaimer

Insert broker dealer disclosure here.

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, 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.

Introduction

Dear John & Jane,

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?

General & Employment

	John	Jane
Birthdate	1/1/1965	4/15/1965
Phone		412-078-9877
Cell	856-905-5031	
Email 1	brian@gmail.com	bailey@black.com
Email 2		
Employer	Bayer	Lowes
Gross Monthly Salary	\$6,500	\$6,600
Salary Increase %	2.00%	2.00%
Retirement Date	1/1/2028	1/1/2028
Retirement Age	63 years	62 years 9 months

Address	
Street	123 Maple Ave
Suite/Apt	
City	Lambertville
State	Pennsylvania
Zip	15076

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Social Security

Owner	Type	Start Age	Start Date	End Age	Gross Monthly Benefit	Projected COLA
John	Primary	65 years 0 months	01/2030	Life	\$2,123	2.58%
Jane	Primary	65 years 0 months	04/2030	Life	\$2,080	2.58%

Pensions

Owner	Description	Start Age	Start Date	End Age	Gross Monthly Benefit	Projected COLA	% to Survivor
John	Bayer	63 years 0 months	01/2028	Life	\$500	0.00%	50.00%

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## Spendable Assets

Spendable Assets, along with any contributions you are making to these accounts, are used to draw from to cover any income need you might have in retirement.

#	Owner	Company	Tax Classification	Investment Vehicle	Allocation	Value	Monthly Contributions	Employer Match
1	Joint	Citibank	1099 Interest	Savings	Emergency	\$27,588	\$100	\$0
2	John	American Funds	Roth IRA	Mutual Fund	Low Risk	\$58,556	\$0	\$0
3	John	Gabelli Funds	Non-Qualified	Mutual Fund	At Risk	\$200,000	\$0	\$0
4	Jane	Athene	Traditional IRA	Indexed Annuity	Low Risk	\$129,008	\$0	\$0
5	Jane	Charles Schwab	Traditional IRA	Mutual Fund	At Risk	\$64,223	\$0	\$0
6	John	ETrade	Non-Qualified	Stock	At Risk	\$125,889	\$0	\$0
7	John	Fidelity	401(k)	Mutual Fund	At Risk	\$214,990	\$1,000	\$0
8	Jane	American Funds	Roth IRA	Mutual Fund	At Risk	\$0	\$0	\$0
<b>Totals</b>						\$820,254	\$1,100	\$0

## Tax Classifications

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 Assets** - provide an initial tax deduction and funds are tax deferred until withdrawal, where each dollar withdrawn is fully taxable.

**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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Protected Assets

Protected Assets are used to calculate your net worth. It is important to note that these assets are not automatically used for drawdown when you might need income in retirement.

#	Owner	Description	Investment Vehicle	Allocation	Value	Monthly Contributions
1	Joint	Personal Residence	Real Estate	Low Risk	\$400,000	\$0
2	Joint	Investment Property	Real Estate	Low Risk	\$325,000	\$0
3	Joint	Park West Galleries	Fine Art	Low Risk	\$75,000	\$0
4	Joint	Asset Strategies International	Precious Metals	Low Risk	\$95,000	\$0
5	Joint	Allianz	Life Insurance Cash Value	Low Risk	\$35,500	\$0
6	Joint	Fidelity HSA	Health Savings Account	Low Risk	\$15,000	\$500
Totals					\$945,500	\$500

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Risk Analysis

Your current portfolio is structured with 22.87% in Low Risk assets, 73.77% in At Risk assets, and 3.36% in Emergency Funds.

After our discussion and/or you providing us answers to our risk assessment questionnaire, we've determined that your portfolio should be structured with 40.00% in Low Risk assets, 50.00% in At Risk assets, and 10.00% in Emergency Funds.

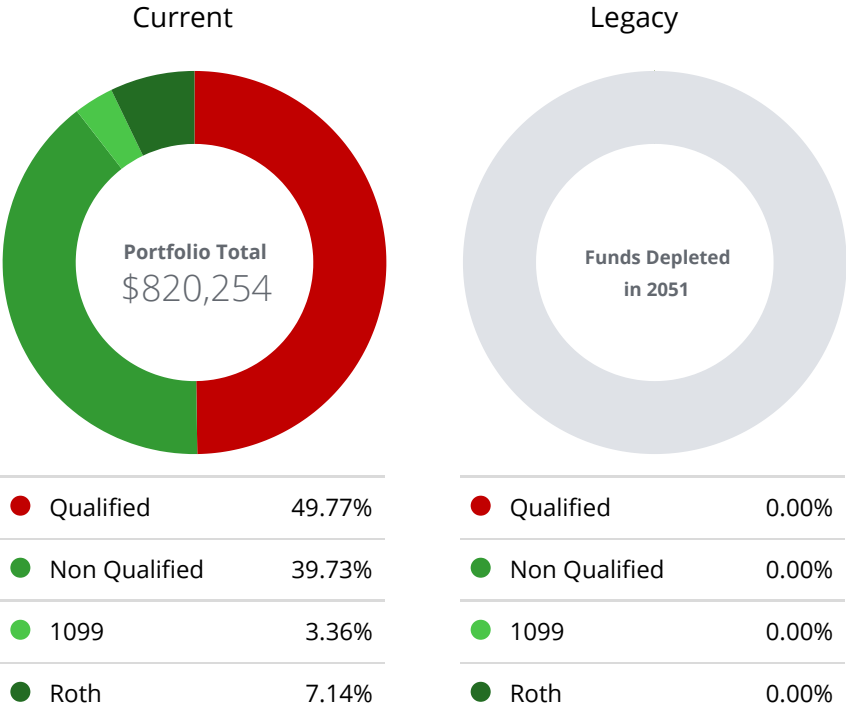
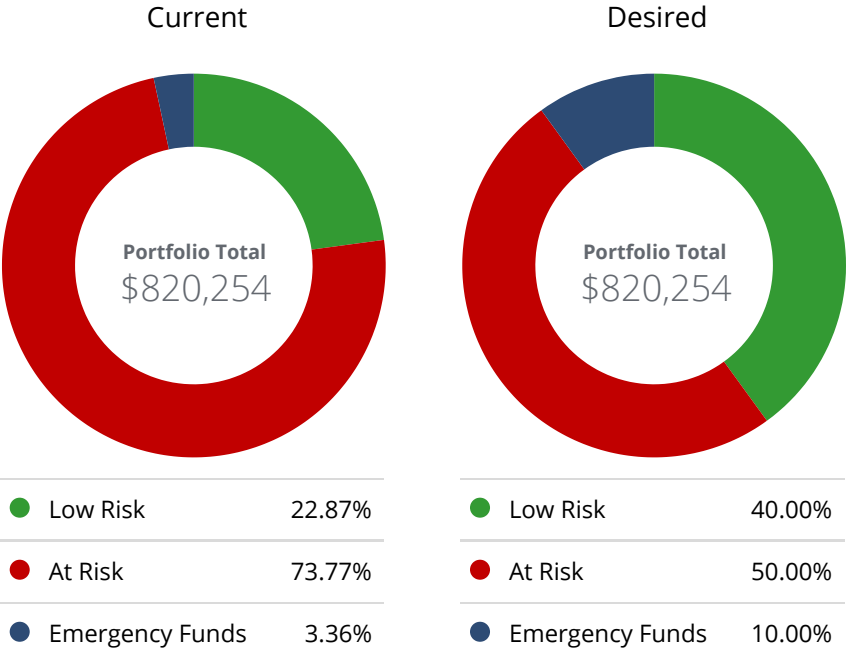
Of the \$820,254 currently in Spendable Assets and Income Benefit Annuities where you will turn income on at a future date, 22.87% or \$187,564 are in Low Risk assets, with 73.77% or \$605,102 in At Risk assets, and 3.36% or \$27,588 in Emergency Funds.

Tax Analysis

Your current portfolio is structured with 3.36% in 1099 interest accounts where tax is paid annually, 39.73% in nonqualified accounts where taxes are paid when you withdraw gains, 7.14% in Roths or Tax Free accounts with no tax due and 49.77% in Qualified Accounts where tax is due on each dollar withdrawn.

Your legacy portfolio at analysis end, shows 0.00% in 1099 interest accounts where tax is paid annually, 0.00% in nonqualified accounts where taxes are paid when you withdraw gains, 0.00% in Roths or tax free accounts with no tax due and 0.00% in Qualified Accounts with tax is due on each dollar withdrawn.

Qualified Accounts that remain at legacy will require your heirs or beneficiaries to pay tax on these funds either when inherited, or at some point in their future.



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## Projected Rates Of Return

Below are the projected rates of return on your Spendable Assets that we agreed on in our data gathering appointment.

A portfolio average rate of return, or growth rate of 3.90% is projected on your retirement funds, from today up until the first day of retirement.

A portfolio average rate of return, or growth rate of 3.91% is projected on your retirement funds, from the first day of retirement throughout the rest of the analysis.

## Reserve Amount

During our appointment we discussed and decided on a Reserve Amount, an amount that you would always like on reserve in your Spendable Assets. Your chosen Reserve Amount, not including income benefit annuities, is \$50,000.

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Monthly Expenses

Your current monthly expenses are \$8,000. We are assuming a weighted average inflation rate of 3.00%.

Monthly Expense Plan

Household	Amount	Inflation %	Start	End
Mortgage - Principal & Interest	\$1,625	0.00%	3/2023	1/2041
Real Estate Taxes	\$650	3.25%	3/2023	Life
Home Equity Loan	\$209	2.00%	3/2023	Life
Cable - Phone - Internet	\$245	2.00%	3/2023	Life
Homeowners Insurance	\$75	2.25%	3/2023	Life
Association Dues	\$135	1.00%	3/2023	Life
Utilities - Gas - Electric	\$215	2.00%	3/2023	Life
Water - Sewer	\$35	2.00%	3/2023	Life
Maintenance & Improvement	\$75	1.50%	3/2023	Life
House Cleaning	\$170	1.00%	3/2023	Life
	\$0	3.20%	3/2023	Life
Totals	\$3,434			

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Daily Living	Amount	Inflation %	Start	End
Food	\$700	4.50%	3/2023	Life
Dining Out	\$300	4.50%	3/2023	Life
Clothing	\$125	1.00%	3/2023	Life
Personal Care	\$75	2.00%	3/2023	Life
<b>Totals</b>	<b>\$1,200</b>			
Healthcare & Insurance	Amount	Inflation %	Start	End
Health Insurance	\$450	5.75%	3/2023	Life
Prescriptions	\$125	3.25%	3/2023	Life
Life Insurance	\$120	0.00%	3/2023	Life
Long Term Care Insurance	\$200	0.00%	3/2023	Life
Disability Insurance	\$0	0.00%	3/2023	Life
Veterinarian	\$56	2.00%	3/2023	Life
<b>Totals</b>	<b>\$951</b>			
Transportation	Amount	Inflation %	Start	End
Auto Loans	\$375	2.00%	3/2023	1/2050
Auto Insurance	\$100	2.00%	3/2023	1/2050
Fuel	\$300	2.50%	3/2023	1/2050
<b>Totals</b>	<b>\$775</b>			

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Education & Loans	Amount	Inflation %	Start	End
Credit Cards	\$375	3.00%	3/2023	10/2023
Tuition - Student Loans	\$125	0.00%	3/2023	1/2024
Alimony	\$200	0.00%	3/2023	1/2027
Child Support	\$325	1.50%	3/2023	8/2023
<b>Totals</b>	<b>\$1,025</b>			
Entertainment	Amount	Inflation %	Start	End
Sports - Hobbies - Lessons	\$65	2.00%	3/2023	Life
Membership Dues	\$25	2.00%	3/2023	Life
Vacation & Travel	\$400	3.00%	3/2023	1/2050
<b>Totals</b>	<b>\$490</b>			
Miscellaneous	Amount	Inflation %	Start	End
Charitable Donations	\$125	3.00%	3/2023	Life
Gifts	\$0	0.00%	3/2023	Life
Other	\$0	0.00%	3/2023	Life
<b>Totals</b>	<b>\$125</b>			

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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	Balance
1	John	Citibank	Home Mortgage	\$125,400
2	John	Capital One	Credit Card Debt	\$32,900

Cash Flows

Listed below are any projected monthly cash inÓows, outÓows or transfers that can axect your retirement analysis:

Owner	Description	Mode	\$ or %	Start	End
Joint	College Funding	Annual Outflow	\$35,000	9/2026	9/2029
Joint	Rental Income	Monthly Inflow	\$1,000	10/2022	12/2026

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Cash Flow Statement

Source	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Totals
Income													
Salary	\$13,100	\$13,100	\$13,100	\$13,100	\$13,100	\$13,100	\$13,100	\$13,100	\$13,100	\$13,100	\$13,362	\$13,362	\$157,724
Contributions to Accounts													
Fidelity (401(k))	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$12,000
Fidelity HSA (15)	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$6,000
Totals	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$18,000
Other Income													
Rental Income	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$12,000
Annuity Benefit Income													
Gross Income	\$12,600	\$12,600	\$12,600	\$12,600	\$12,600	\$12,600	\$12,600	\$12,600	\$12,600	\$12,600	\$12,862	\$12,862	\$151,724
Taxation													
Estimated Taxes	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$3,003	\$3,003	\$35,177
Previous Year Tax	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$388	\$0	\$388
After Tax Contributions													
Citibank (1099 Interest)		\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$1,200
Totals		\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$1,200

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Source	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Totals
Net Income	\$9,583	\$9,583	\$9,583	\$9,583	\$9,583	\$9,583	\$9,583	\$9,583	\$9,583	\$9,583	\$9,759	\$9,759	\$115,347
Expenses	\$8,000	\$8,014	\$8,028	\$8,042	\$8,056	\$8,070	\$7,757	\$7,771	\$7,402	\$7,415	\$7,428	\$7,316	\$93,299
Net Cash Flow	\$1,583	\$1,569	\$1,555	\$1,541	\$1,527	\$1,513	\$1,826	\$1,812	\$2,181	\$2,168	\$2,331	\$2,443	\$22,048
% Covered Expenses	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Account	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Total Withdrawals
Fidelity	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$384	\$0	\$384
American Funds	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Charles Schwab	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Citibank	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4	\$0	\$4
ETrade	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Athene	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Gabelli Funds	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Funds	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Forced RMD Proceeds Account	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Flows Account	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Fidelity HSA	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$388	\$0	\$388
Gap	\$1,583	\$1,569	\$1,555	\$1,541	\$1,527	\$1,513	\$1,826	\$1,812	\$2,181	\$2,168	\$2,331	\$2,443	\$22,436

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## Projected Federal & State Tax Rates

Your projected Federal Tax Rate in 2023 is 11.76% while your projected Pennsylvania State Tax Rate in 2023 is 3.07%.

## Tax Filing Status – Married, Filing Jointly

2023 Federal Income Tax Brackets				
From	To	Base Tax	Plus	Over
\$0	\$22,000	\$0.00	10.00%	\$0.00
\$22,000	\$89,450	\$2,200.00	12.00%	\$22,000.00
\$89,450	\$190,750	\$10,294.00	22.00%	\$89,450.00
\$190,750	\$364,200	\$32,580.00	24.00%	\$190,750.00
\$364,200	\$462,500	\$74,208.00	32.00%	\$364,200.00
\$462,500	\$693,750	\$105,664.00	35.00%	\$462,500.00
\$693,750 +		\$186,601.50	37.00%	\$693,750.00

## Deductions & Credits

A tax deduction lowers the amount of taxable income before this income goes through the tax calculation. Once your tax is calculated, a tax credit lowers this tax by the amount of the credit.

You are currently projecting the standard deduction amount of \$27,700.

Tax Credits \$0

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2023 Projected Tax Calculations

Federal	
Wages	\$157,200
Qualified Contributions	-\$18,000
Taxable Social Security	\$0
Pension	\$0
1099 Interest	\$23
Other	\$12,000
Gross Income	\$151,223
Deductions	\$27,700
Taxable Income	\$123,523
Base	\$89,450
Base Tax	\$10,294
Over Base	\$34,073
Over Base Tax	\$7,496
Federal Tax	\$17,790
Tax Credits	-\$0
Federal Tax Owed	\$17,790
Federal Tax Bracket	22.00%
Federal Tax Rate	11.76%

State	
Wages	\$157,200
Taxable Social Security	\$0
Pension	\$0
1099 Interest	\$23
Other	\$12,000
Taxable Income	\$169,223
Total State Tax	\$5,195
State Tax Rate	3.07%

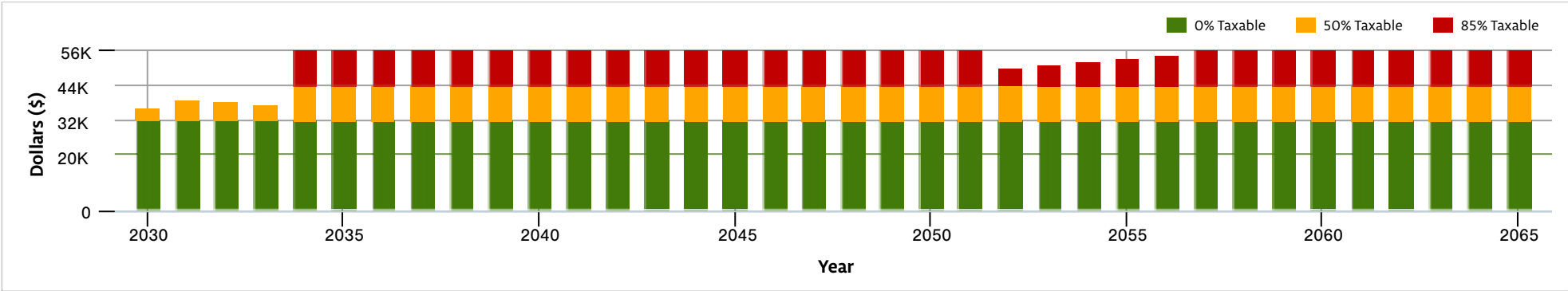
FICA	
Social Security Tax	\$9,746
Medicare Tax	\$2,279
Total FICA Tax	\$12,026

Summary	
Federal Tax	\$17,790
State Tax	\$5,195
Total FICA Tax	\$12,026
Total Tax	\$35,011

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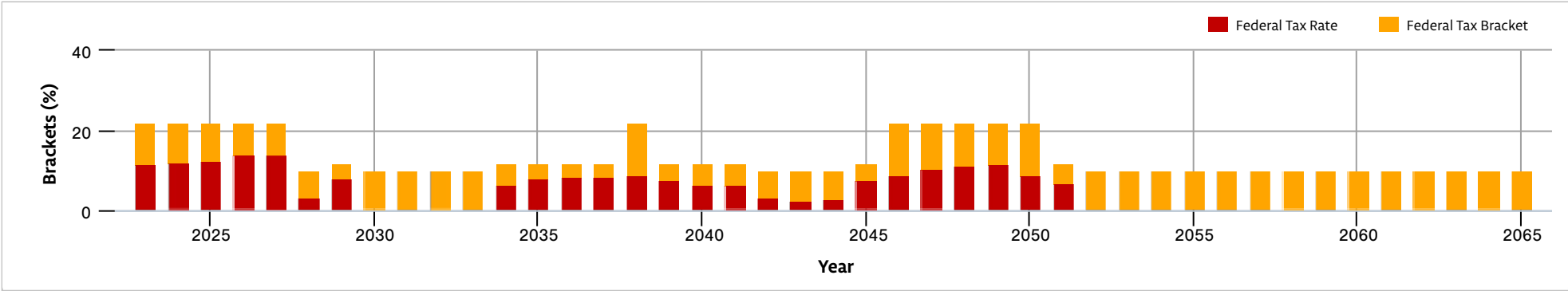


Federal Social Security Taxation



Provisional Income is used to determine whether your Social Security benefit(s) will be subject to taxation. If your Provisional Income is below \$32,000, 0% of your Social Security benefit will be subject to taxation. If Provisional Income falls between \$32,000 and \$44,000, up to 50% of your Social Security benefit can become taxable. If Provisional Income is greater than \$44,000, up to 85% of your Social Security benefit can become taxable.

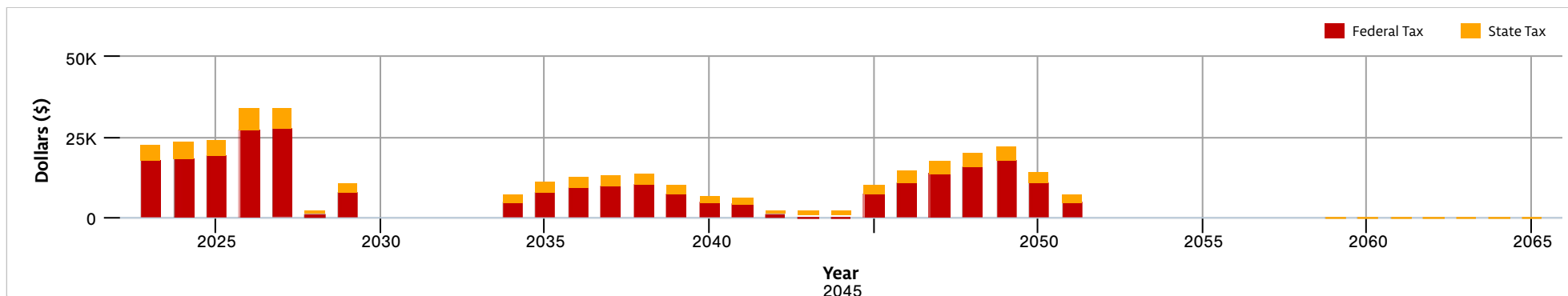
Rates & Brackets



Rates & Brackets show the difference between Federal Tax Rates and Federal Tax Brackets. The red portion of the bar represents your Federal Tax Rate whereas the total height of the bar, red plus orange portion, represents your Federal Tax Bracket. It is important to understand and remember that your tax rate will always be less than your tax bracket. This projection assumes that current tax brackets and ranges will stay the same throughout the analysis.

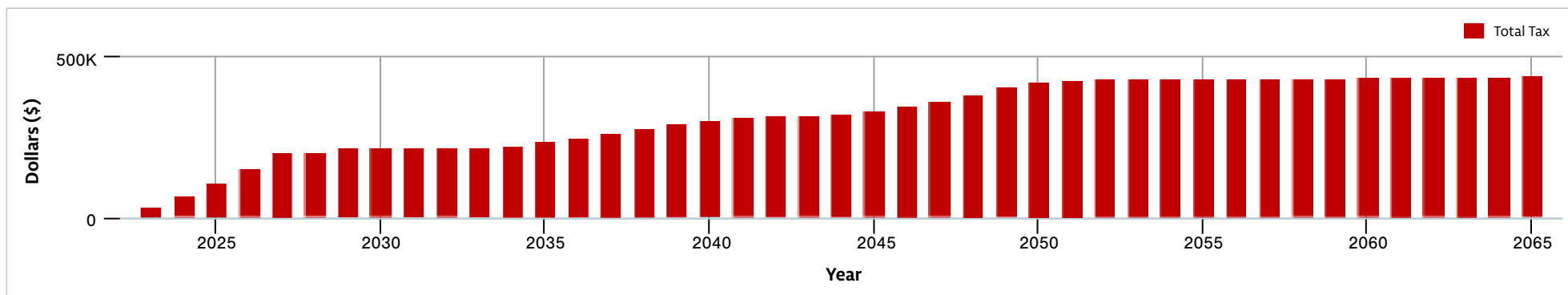
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## Annual Tax



The Annual Tax chart shows the amount of Federal plus State Tax you are projected to pay in a given year. The red portion of the bar represents Federal Tax while the orange portion represents State Tax. The total height of the bar, red plus orange, shows the total Federal and State Tax owed each year. This projection assumes that current tax brackets and ranges will stay the same throughout the analysis.

## Cumulative Tax



The Cumulative Tax chart shows the cumulative value of Federal and State Tax you are projected to pay each year and 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 that current tax brackets and ranges will stay the same throughout the analysis.

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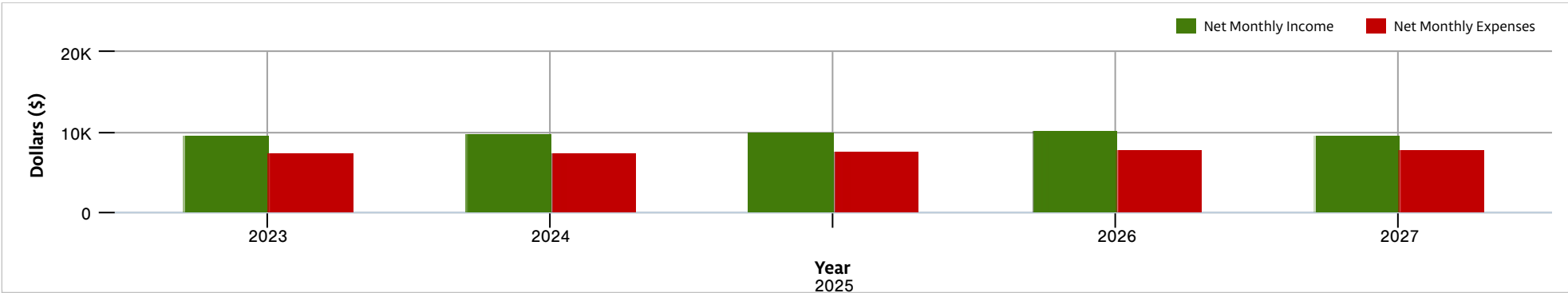
Pre-Retirement

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	Brian Age	Bailey 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	Protected Assets	Spending Assets
										\$0	\$945,500	\$820,254
2023	58	58	\$13,100	\$1,600	\$1,000	\$0	\$9,583	\$7,415	+\$2,168	\$0	\$958,732	* \$856,642
2024	59	59	\$13,362	\$1,600	\$1,000	\$0	\$9,759	\$7,449	+\$2,310	\$0	\$974,878	\$901,326
2025	60	60	\$13,629	\$1,600	\$1,000	\$0	\$9,939	\$7,613	+\$2,326	\$0	\$991,324	\$947,741
2026	61	61	\$13,902	\$1,600	\$1,000	-\$35,000	\$10,122	\$7,784	+\$2,338	\$0	\$1,008,075	\$960,522
2027	62	62	\$14,180	\$1,600	\$0	-\$35,000	\$9,560	\$7,761	+\$1,799	\$0	\$1,025,141	\$964,296

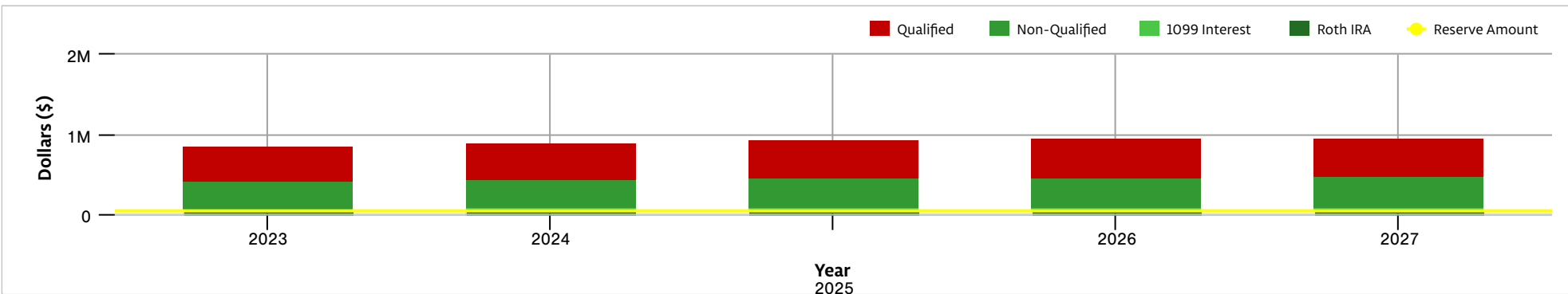
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Expense Analysis



The Expense Analysis graph above compares Net Monthly Income to Net Monthly Expenses. Net Monthly Income is shown in green while Net Monthly Expenses are shown in red.

Tax Analysis



The Tax Analysis shows the make-up of your assets that will be used for any drawdown retirement. Qualified assets are shown in red, 1099 accounts are light green, Non-Qualified assets are a slightly darker green and Roth IRAs are the darkest green. Finally your plan was built to never go below the Reserve Amount, which is shown as a yellow line drawn from left to right across the chart.

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## Retirement

Retirement 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. Annuity Account Value shows the balances of income beneficiary annuities, while Protected Assets totals assets that will not be used for drawdown. The Spendable Assets are the assets that will be used for drawdown to support lifestyle in retirement. 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 Reserve Amount and a red line pin points where your Spendable Assets have been exhausted. This summary starts on your date of retirement and continues until age 100.

Year	Brian Age	Bailey 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	Protected Assets	Spendable Assets
										\$0	\$1,025,141	\$964,296
2028	63	63	\$500	\$0	\$0	-\$35,000	\$485	\$7,594	-\$7,109	\$0	\$1,032,184	* \$867,694
2029	64	64	\$500	\$0	\$0	-\$35,000	\$485	\$7,780	-\$7,295	\$0	\$1,039,182	\$775,090
2030	65	65	\$500	\$4,203	\$0	\$0	\$4,688	\$7,972	-\$3,284	\$0	\$1,046,132	\$748,270
2031	66	66	\$500	\$4,311	\$0	\$0	\$4,796	\$8,172	-\$3,376	\$0	\$1,053,026	\$736,711
2032	67	67	\$500	\$4,423	\$0	\$0	\$4,907	\$8,379	-\$3,472	\$0	\$1,059,859	\$723,651
2033	68	68	\$500	\$4,537	\$0	\$0	\$5,020	\$8,594	-\$3,574	\$0	\$1,066,626	\$709,027
2034	69	69	\$500	\$4,654	\$0	\$0	\$5,136	\$8,818	-\$3,682	\$0	\$1,073,319	\$692,861
2035	70	70	\$500	\$4,774	\$0	\$0	\$5,255	\$9,050	-\$3,795	\$0	\$1,079,933	\$667,887
2036	71	71	\$500	\$4,897	\$0	\$0	\$5,377	\$9,291	-\$3,914	\$0	\$1,086,460	\$637,052
2037	72	72	\$500	\$5,023	\$0	\$0	\$5,502	\$9,542	-\$4,039	\$0	\$1,092,893	\$602,506
2038	73	73	\$500	\$5,153	\$0	\$0	\$5,631	\$9,802	-\$4,171	\$0	\$1,099,225	\$564,513
2039	74	74	\$500	\$5,286	\$0	\$0	\$5,763	\$10,072	-\$4,309	\$0	\$1,105,448	\$522,535
2040	75	75	\$500	\$5,422	\$0	\$0	\$5,898	\$10,774	-\$4,876	\$0	\$1,112,073	\$479,069

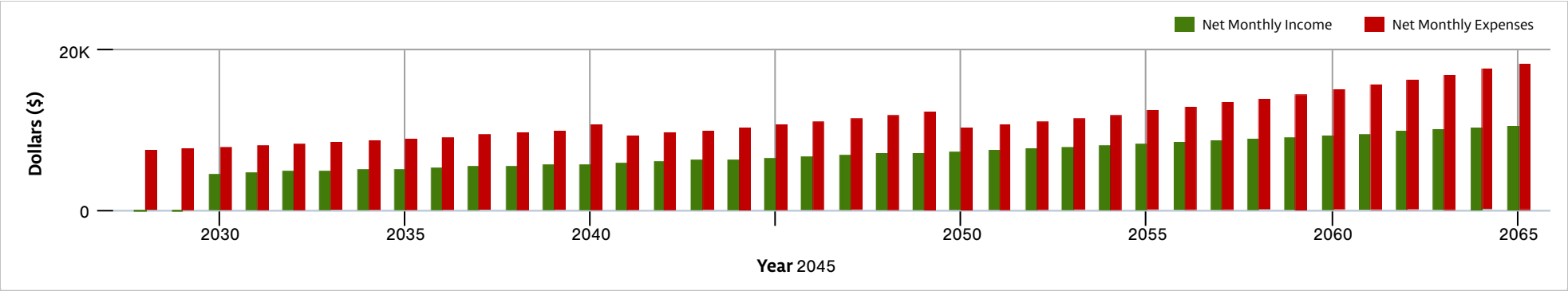
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## Retirement - Continued

Year	Brian Age	Bailey 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	Protected Assets	Spendable Assets
2041	76	76	\$500	\$5,562	\$0	\$0	\$6,037	\$9,449	\$3,412	\$0	\$1,123,245	\$445,058
2042	77	77	\$500	\$5,706	\$0	\$0	\$6,180	\$9,761	\$3,581	\$0	\$1,134,529	\$415,260
2043	78	78	\$500	\$5,853	\$0	\$0	\$6,326	\$10,085	\$3,759	\$0	\$1,145,926	\$388,349
2044	79	79	\$500	\$6,004	\$0	\$0	\$6,476	\$10,422	\$3,946	\$0	\$1,157,438	\$359,143
2045	80	80	\$500	\$6,159	\$0	\$0	\$6,630	\$10,772	\$4,142	\$0	\$1,169,066	\$326,259
2046	81	81	\$500	\$6,318	\$0	\$0	\$6,787	\$11,137	\$4,350	\$0	\$1,180,810	\$280,625
2047	82	82	\$500	\$6,481	\$0	\$0	\$6,948	\$11,516	\$4,568	\$0	\$1,192,673	\$225,583
2048	83	83	\$500	\$6,648	\$0	\$0	\$7,113	\$11,911	\$4,798	\$0	\$1,204,654	\$161,473
2049	84	84	\$500	\$6,819	\$0	\$0	\$7,282	\$12,322	\$5,040	\$0	\$1,216,756	\$88,605
2050	85	85	\$500	\$6,995	\$0	\$0	\$7,456	\$10,424	\$2,968	\$0	\$1,228,980	\$33,117
2051	86	86	\$500	\$7,176	\$0	\$0	\$7,634	\$10,810		\$0	\$1,241,326	\$0
2052	87	87	\$500	\$7,361	\$0	\$0	\$7,817	\$11,214	\$3,397	\$0	\$1,253,796	\$0
2053	88	88	\$500	\$7,551	\$0	\$0	\$8,004	\$11,636	\$3,632	\$0	\$1,266,392	\$0
2054	89	89	\$500	\$7,746	\$0	\$0	\$8,197	\$12,076	\$3,879	\$0	\$1,279,114	\$0
2055	90	90	\$500	\$7,946	\$0	\$0	\$8,394	\$12,536	\$4,142	\$0	\$1,291,964	\$0
2056	91	91	\$500	\$8,151	\$0	\$0	\$8,597	\$13,016	\$4,419	\$0	\$1,304,943	\$0
2057	92	92	\$500	\$8,361	\$0	\$0	\$8,804	\$13,517	\$4,713	\$0	\$1,318,052	\$0
2058	93	93	\$500	\$8,577	\$0	\$0	\$9,017	\$14,041	\$5,024	\$0	\$1,331,293	\$0

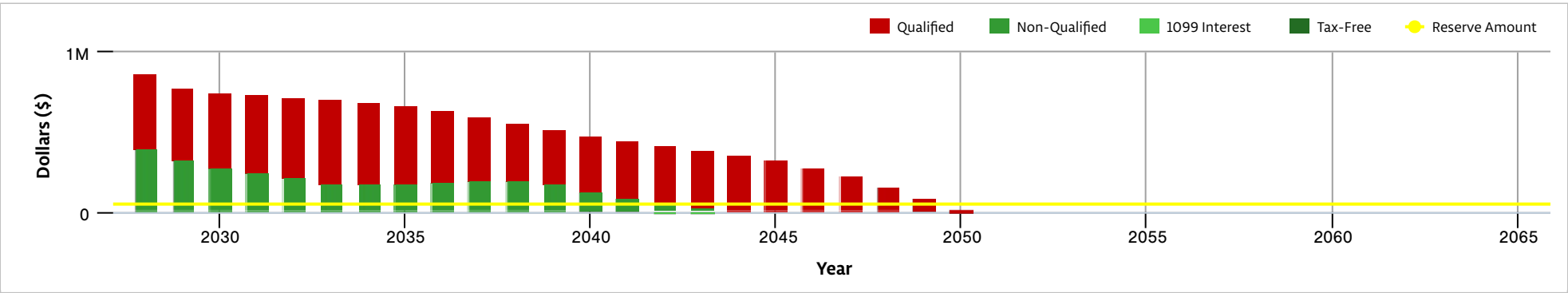
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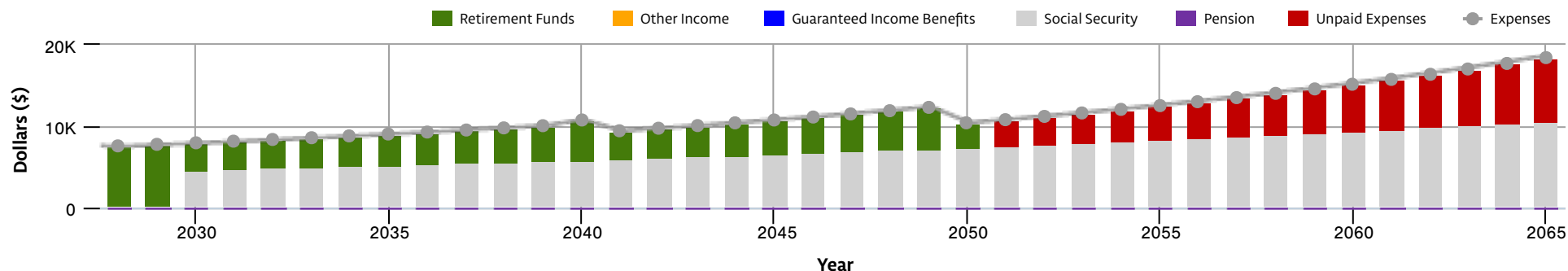
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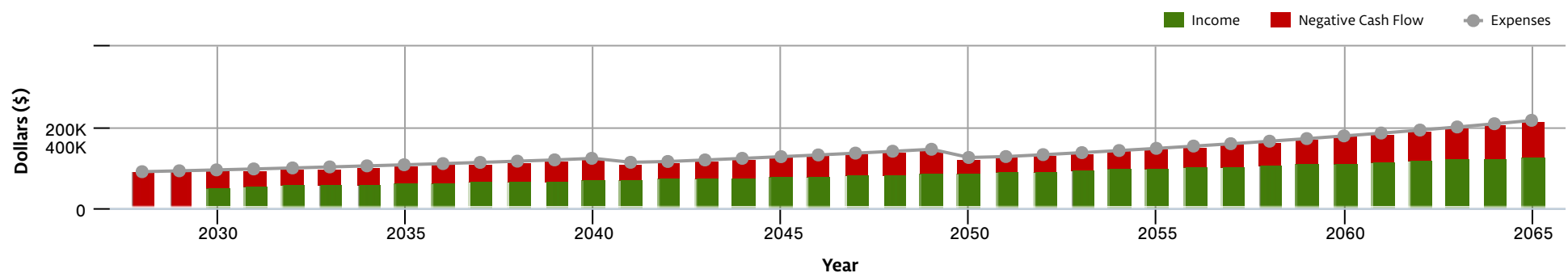
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## Income Analysis



The Income Analysis chart shows monthly expenses using the gray dotted line. The different colors on each bar show how your income need is paid. You will see a green portion of the bar if you use Spendable Assets to pay expense an orange portion if Other Income is used, a blue portion if Income Benefit Annuities are used, a white portion if Social Security is used and a purple portion of Pensions are used. If at any point on the graph, you see a red portion of the bar, this indicates that there are unpaid expenses and you've exhausted your Spendable Assets.

## Annual Gap Analysis



The Annual Gap Analysis compares your annual income, made up of all sources such as Social Security, Pension, Income Benefit Annuities, and other cash flows, to your annual expenses. The gray dotted line represents these annual expenses, and the bars below show how they are paid. The green area of the bar represents annual income to pay the expense and the red section of the bar, if it appears, depicts a gap or negative cash flow. If there is a red portion of the bar, funds must be withdrawn from Spendable Assets to pay your expenses.

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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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