CONFIDENTIAL

FINANCIAL ANALYSIS

FOR

JOHN & MARY SAMPLE

APRIL 11, 2025

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Introduction

Dear John & Mary,

It's been a pleasure working with you to create your financial analysis.

The analysis was built to help you answer the following questions:

1. Will you have sufficient funds to last through retirement?
2. How will it affect your family if you pass away prematurely?
3. How will it affect your family if you enter a nursing facility or need long term care?

General & Employment

	John	Mary
Birthdate	1/1/1960	1/1/1962
Phone	Cell : 360-722-7889	Cell : 360-722-7889
Email 1	sample@birdseyefinancial.com	sample@birdseyefinancial.com
Email 2		

Physical Address	
Street	
Suite/Apt	
City	
State/Zip	Washington /

Retired	Client Name	Employer	Gross Monthly Salary	Gross Annual Salary	Projected Increase %	Start Age	Start Date	End Age	End Date
☐	John	Boeing	$10,000	$120,000	0.00%	67	1/2027	80	1/2040
☑	Mary	School Dist	$0	$0	0.00%	65	1/2027	100	1/2062

Social Security

Owner	Type	Start Age	Start Date	End Age	Gross Monthly Benefit	Projected COLA
John	Primary	67 years 0 months	01/2027	Life	$2,500	1.00%
Mary	Spousal	67 years 0 months	01/2029	Life	$1,000	1.00%

Social Security COLA History

50 Year Average: 3.67% | 10 Year Average: 2.83%

Year	COLA	Year	COLA	Year	COLA	Year	COLA	Year	COLA
1975	8.00%	1986	3.10%	1997	2.90%	2008	2.30%	2019	2.80%
1976	6.40%	1987	1.30%	1998	2.10%	2009	5.80%	2020	1.60%
1977	5.90%	1988	4.20%	1999	1.30%	2010	0.00%	2021	1.30%
1978	6.50%	1989	4.00%	2000	2.50%	2011	0.00%	2022	5.90%
1979	9.90%	1990	4.70%	2001	3.50%	2012	3.60%	2023	8.70%
1980	14.30%	1991	5.40%	2002	2.60%	2013	1.70%	2024	3.20%
1981	11.20%	1992	3.70%	2003	1.40%	2014	1.50%	2025	2.50%
1982	7.40%	1993	3.00%	2004	2.10%	2015	1.70%		
1983	N/A	1994	2.60%	2005	2.70%	2016	0.00%		
1984	3.50%	1995	2.80%	2006	4.10%	2017	0.30%		
1985	3.50%	1996	2.60%	2007	3.30%	2018	2.00%		

Pensions

Owner	Description	Start Age	Start Date	End Age	Gross Monthly Benefit	Projected COLA	% to Survivor
John	Boeing (LUMP SUM OPTION ???)	63 years 0 months	01/2023	Life	$2,700	0.00%	100.00%

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 Type	Investment Type	Allocation	Value	Monthly Contributions	Employer Match
1	John	Empower Fidelity	401(k)	Mutual Fund	At Risk	$700,000	$0	$0
2	John	Fidelity	Traditional IRA	Managed Money	At Risk	$300,000	$0	$0
3	Joint	ETRADE	Non-Qualified	Stock	At Risk	$100,000	$0	$0
4	John	NONE	Roth IRA	Other	Low Risk	$0	$0	$0
5	Joint	Bank	1099 Interest	Bank-Checking	Emergency	$50,000	$0	$0
					Totals	$1,150,000	$0	$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.

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 Type	Allocation	Value	Monthly Contributions
1	Joint	House ($240,000 Owed) 3-11-24	Real Estate	Low Risk	$700,000	$0
				Totals	$700,000	$0

Risk Assessment Questionnaire

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

1. Emergency Funds - These funds can be protected in the plan for use in the future if needed.

What amount you would like in liquid or emergency funds? Examples include checking, saving and money market accounts, etc.

$0

2. Time Horizon - This helps us determine how long you might leave your money invested before having to use it in retirement.

How many years can you let your assets grow before having to take withdrawals?

0-2 | 3-5 | 6-10 | 10-13 | 13+

3. Approach to Saving & Risk - This helps us determine your tolerance for risk.

How do you feel about saving and 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 – This helps us determine your expectations for interest earned or rate of return on investments.

What would you consider reasonable interest or rate of return on your assets?

3% - 4% | 4% - 6% | 7% - 9% | 9% - 11% | Greater than 11%

5. Risk Tolerance - This will help us further determine your risk tolerance.

Choose one of the possible outcomes on a one year investment below, that best indicates the amount of risk you would be comfortable taking.

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.

Risk Analysis

Your current portfolio is structured with 0.00% in Low Risk assets, 95.65% in At Risk assets, and 4.35% in Emergency Funds.

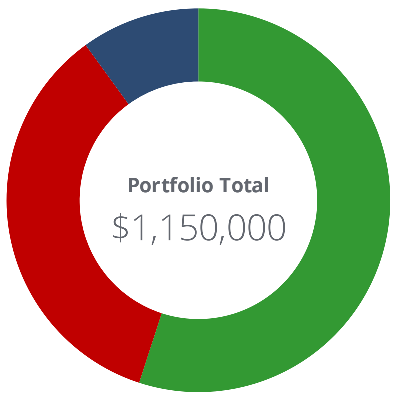
After our discussion and/or you providing us answers to our risk assessment questionnaire, we've determined that your portfolio should be structured with 55.00% in Low Risk assets, 35.00% in At Risk assets, and 10.00% in Emergency Funds.

Of the $1,150,000 currently in Spendable Assets and Income Benefit Annuities where you will turn income on at a future date, 0.00% or $0 are in Low Risk assets, with 95.65% or $1,100,000 in At Risk assets, and 4.35% or $50,000 in Emergency Funds.

Current

Low Risk	0.00%
At Risk	95.65%
Emergency Funds	4.35%

Desired



Low Risk	55.00%
At Risk	35.00%
Emergency Funds	10.00%

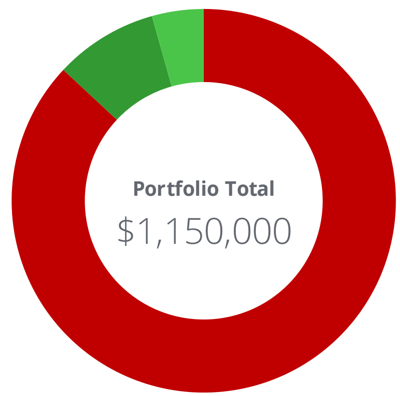
Tax Analysis

Your current portfolio is structured with 4.35% in 1099 interest accounts where tax is paid annually, 8.70% in nonqualified accounts where taxes are paid when you withdraw gains, 0.00% in Roths or Tax Free accounts with no tax due and 86.96% in Qualified Accounts where tax is due on each dollar withdrawn.

Your legacy portfolio at analysis end, shows 57.68% in 1099 interest accounts where tax is paid annually, 22.83% in nonqualified accounts where taxes are paid when you withdraw gains, 0.00% in Roths or tax free accounts with no tax due and 19.49% in Qualified Accounts with tax is due on each dollar withdrawn.

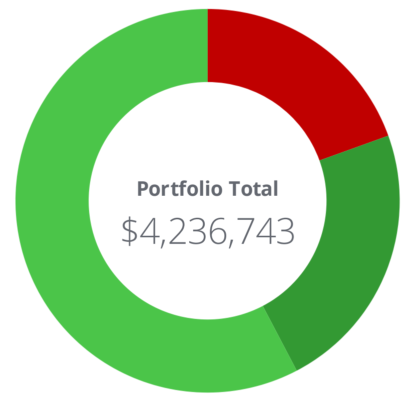
Qualified Accounts that remain at legacy will require your heirs or beneficiaries to pay tax on these funds either when inherited, or at some point in their future.

Current



Qualified	86.96%
Non-Qualified	8.70%
1099	4.35%
Roth	0.00%

Legacy



Qualified	19.49%
Non-Qualified	22.83%
1099	57.68%
Roth	0.00%

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 5.76% 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 5.75% 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 $0.

Monthly Expenses

Your current monthly expenses are $6,000. We are assuming a weighted average inflation rate of 3.00%.

Monthly Expense Plan

Household	Amount	Inflation %	Start	End
Mortgage - Principal & Interest	$0	0.00%	2/2025	Life
Real Estate Taxes	$0	3.00%	2/2025	Life
Homeowners Insurance	$0	3.00%	2/2025	Life
Home Equity Loan	$0	3.00%	2/2025	Life
Association Dues	$0	3.00%	2/2025	Life
Rent	$0	3.00%	2/2025	Life
Renters Insurance	$0	3.00%	2/2025	Life
Utilities - Gas - Electric	$0	3.00%	2/2025	Life
Water - Sewer	$0	3.00%	2/2025	Life
Cable - Phone - Internet	$0	3.00%	2/2025	Life
Maintenance & Improvement	$0	3.00%	2/2025	Life
House Cleaning	$0	3.00%	2/2025	Life
Totals	**$0**			

Daily Living	Amount	Inflation %	Start	End
Food	$0	3.00%	2/2025	Life
Dining Out	$0	3.00%	2/2025	Life
Clothing	$0	3.00%	2/2025	Life
Personal Care	$0	3.00%	2/2025	Life
Totals	**$0**			

Healthcare & Insurance	Amount	Inflation %	Start	End
Health Insurance (Non-Medicare)	$0	3.00%	2/2025	Life
Medicare (Part B Cost)	$0	3.00%	2/2025	Life
Medicare (Supplement / Advantage Plan)	$0	3.00%	2/2025	Life
Prescriptions	$0	3.00%	2/2025	Life
Life Insurance	$0	3.00%	2/2025	Life
Long Term Care Insurance	$0	3.00%	2/2025	Life
Disability Insurance	$0	3.00%	2/2025	Life
Veterinarian	$0	3.00%	2/2025	Life
Totals	**$0**			

Transportation	Amount	Inflation %	Start	End
Auto Loans	$0	0.00%	2/2025	Life
Auto Insurance	$0	3.00%	2/2025	Life
Fuel	$0	3.00%	2/2025	Life
Repairs	$0	3.00%	2/2025	Life
Totals	**$0**			

Education & Loans	Amount	Inflation %	Start	End
Credit Cards	$0	3.00%	2/2025	Life
Tuition - Student Loans	$0	3.00%	2/2025	Life
Alimony	$0	3.00%	2/2025	Life
Child Support	$0	3.00%	2/2025	Life
Totals	**$0**			

Entertainment	Amount	Inflation %	Start	End
Parties & Events	$0	3.00%	2/2025	Life
Sports - Hobbies - Lessons	$0	3.00%	2/2025	Life
Membership Dues	$0	3.00%	2/2025	Life
Vacation & Travel	$0	3.00%	3/2026	3/2046
Totals	**$0**			

Miscellaneous	Amount	Inflation %	Start	End
Charitable Donations (Church / Charity)	$0	3.00%	2/2025	Life
Gifts	$0	3.00%	2/2025	Life
Misc Expenses	$0	3.00%	2/2025	Life
Totals	**$0**			

Inflation

Keeping pace with inflation may help you to be able to continue your current lifestyle throughout your retirement years. Your current monthly expenses are projected to increase by an average inflation rate of 3.00%. Your estimated monthly expenses on January 1, 2040, at retirement, including any expense adjustments and inflation, are projected to be $9,325.

Historical Inflation Rates

111 Year Average: 3.26% | Current 10 Year Average: 3.03%

Below are the Consumer Price Index (CPI) statistics from 1914 to present. The CPI is a measure of the price 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	Year	CPI	Year	CPI
1914	1.00%	1926	-1.10%	1938	-2.80%	1950	5.90%	1962	1.30%	1974	12.30%	1986	1.10%	1998	1.60%	2010	1.50%	2022	6.50%
1915	2.00%	1927	-2.30%	1939	0.00%	1951	6.00%	1963	1.60%	1975	6.90%	1987	4.40%	1999	2.70%	2011	3.00%	2023	3.45%
1916	12.60%	1928	-1.20%	1940	0.70%	1952	0.80%	1964	1.00%	1976	4.90%	1988	4.40%	2000	3.40%	2012	1.70%	2024	2.90%
1917	18.10%	1929	0.60%	1941	9.90%	1953	0.70%	1965	1.90%	1977	6.70%	1989	4.60%	2001	1.60%	2013	1.50%		
1918	20.40%	1930	-6.40%	1942	9.00%	1954	-0.70%	1966	3.50%	1978	9.00%	1990	6.10%	2002	2.40%	2014	0.80%		
1919	14.50%	1931	-9.30%	1943	3.00%	1955	0.40%	1967	3.00%	1979	13.30%	1991	3.10%	2003	1.90%	2015	0.70%		
1920	2.60%	1932	-10.30%	1944	2.30%	1956	3.00%	1968	4.70%	1980	12.50%	1992	2.90%	2004	3.30%	2016	2.10%		
1921	-10.80%	1933	0.80%	1945	2.20%	1957	2.90%	1969	6.20%	1981	8.90%	1993	2.70%	2005	3.40%	2017	2.10%		
1922	-2.30%	1934	1.50%	1946	18.10%	1958	1.80%	1970	5.60%	1982	3.80%	1994	2.70%	2006	2.50%	2018	1.90%		
1923	2.40%	1935	3.00%	1947	8.80%	1959	1.70%	1971	3.30%	1983	3.80%	1995	2.50%	2007	4.10%	2019	2.30%		
1924	0.00%	1936	1.40%	1948	3.00%	1960	1.40%	1972	3.40%	1984	3.90%	1996	3.30%	2008	0.10%	2020	1.40%		
1925	3.50%	1937	2.90%	1949	-2.10%	1961	0.70%	1973	8.70%	1985	3.80%	1997	1.70%	2009	2.70%	2021	7.00%		

Statistics were gathered 03/06/25 from usinflationcalculator.com.

Liabilities

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

#	Owner	Company	Description	Balance	% Change	End Date
1	Joint	House	240,000 as of 3-11-24	$240,000	0.00%	/

Cash Flows

Listed below are any projected monthly cash inflows, outflows or transfers that can affect your retirement analysis:

No cash flow changes projected.

Projected Federal & State Tax Rates

Your projected Federal Tax Rate in 2025 is 6.06% while your projected Washington State Tax Rate in 2025 is 0.00%.

Tax Filing Status – Married, Filing Jointly

2025 Federal Income Tax Brackets				
From	To	Base Tax	Plus	Over
$0	$23,850	$0	10.30%	$0
$23,850	$96,950	$2,457	12.36%	$23,850
$96,950	$206,700	$11,492	22.66%	$96,950
$206,700	$394,600	$36,361	24.72%	$206,700
$394,600	$501,050	$82,810	32.96%	$394,600
$501,050	$751,600	$117,896	36.05%	$501,050
$751,600 +		$208,219	38.11%	$751,600

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 $31,600.

Your deductions are projected to change starting in the year to $30,000

2025 Projected Tax Calculations

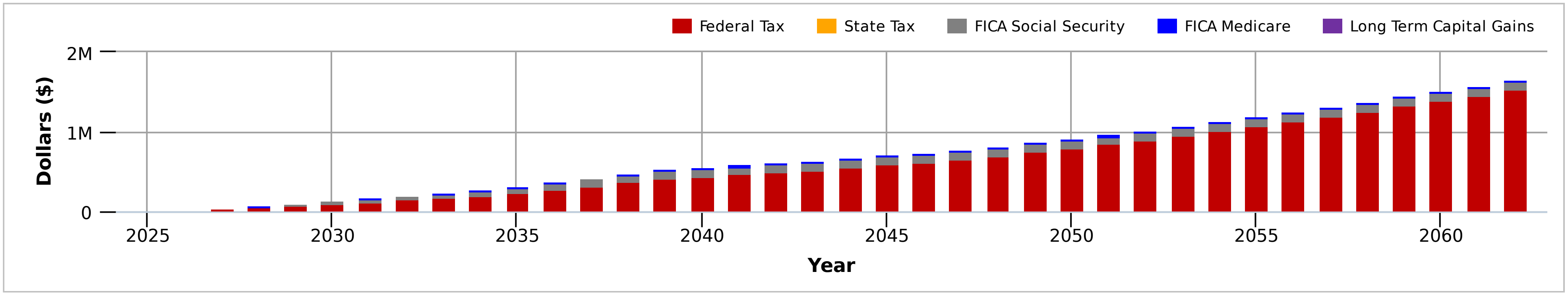
Federal	
Wages	$0
Qualified Contributions	- $2,750
Taxable Social Security	$0
Pension	$32,400
1099 Interest	$230
Other	$39,869
Gross Income	$69,749
Deductions	$31,600
Taxable Income	$38,149
Base	$23,850
Base Tax	$2,457
Over Base	$14,299
Over Base Tax	$1,767
Federal Tax	$4,224
Tax Credits	-$0
Federal Tax Owed	$4,224
Federal Tax Bracket	12.36%
Federal Tax Rate	6.06%

State	
Wages	$0
Taxable Social Security	$0
Pension	$32,400
1099 Interest	$230
Other	$39,869
Taxable Income	$72,499
Total State Tax	$0
State Tax Rate	0.00%

FICA	
Social Security Tax	$0
Medicare Tax	$0
Total FICA Tax	$0

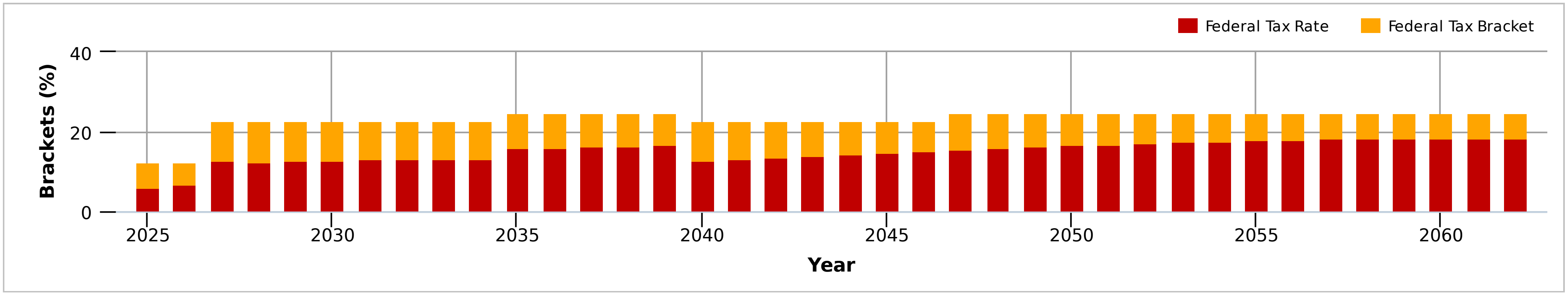
Summary	
Federal Tax	$4,224
State Tax	$0
Total FICA Tax	$0
Total Tax	$4,224

Cumulative Tax



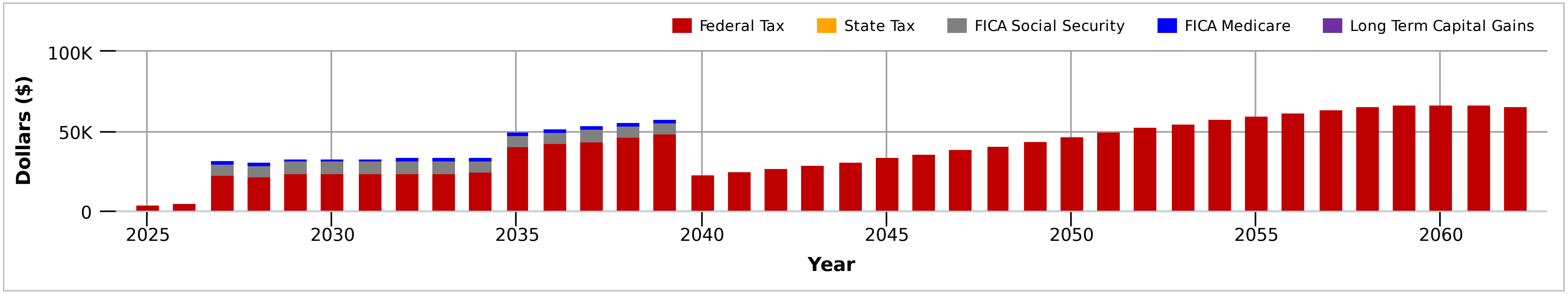
The Cumulative Tax chart shows the cumulative value of Federal and State Tax you are projected to pay each year and over the life of the analysis. The height of the final bar to the right is the amount of Federal and State Tax you are projected to pay from beginning to end of your analysis. This projection assumes that current tax brackets and ranges will stay the same throughout the analysis.

Rates & Brackets



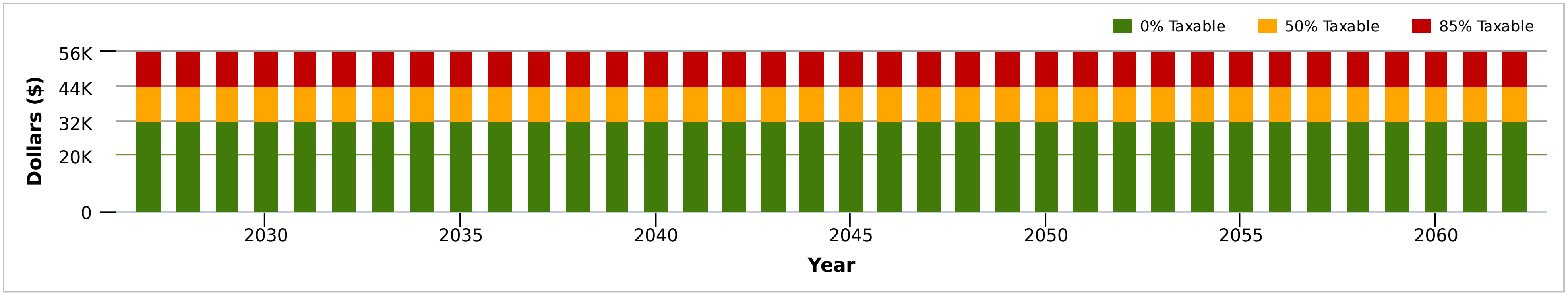
Rates & Brackets show the difference between Federal Tax Rates and Federal Tax Brackets. The red portion of the bar represents your Federal Tax Rate whereas the total height of the bar, red plus orange portion, represents your Federal Tax Bracket. It is important to understand and remember that your 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.

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.

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.

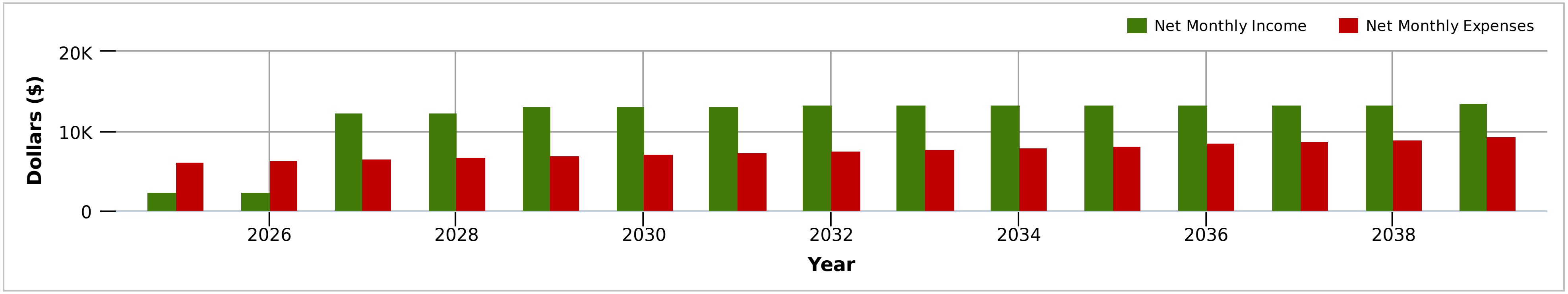
Pre-Retirement

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

Year	John Age	Mary Age	Gross Monthly Salary	Monthly Contributions	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Protected Assets	Spendable Assets
										$0	$700,000	$1,150,000
2025	65	63	$0	$375	$2,700	$0	$2,450	$6,150	- $3,700	$0	$739,477	* $1,175,439
2026	66	64	$0	$375	$2,700	$0	$2,450	$6,334	- $3,884	$0	$785,086	$1,198,170
2027	67	65	$10,000	$375	$5,200	$0	$12,382	$6,524	+ $5,858	$0	$833,509	$1,268,104
2028	68	66	$10,000	$375	$5,225	$0	$12,403	$6,720	+ $5,683	$0	$884,918	$1,346,735
2029	69	67	$10,000	$375	$6,250	$0	$13,230	$6,921	+ $6,309	$0	$939,498	$1,431,203
2030	70	68	$10,000	$375	$6,286	$0	$13,259	$7,129	+ $6,130	$0	$997,444	$1,521,094
2031	71	69	$10,000	$375	$6,322	$0	$13,288	$7,343	+ $5,945	$0	$1,058,964	$1,616,568
2032	72	70	$10,000	$375	$6,358	$0	$13,317	$7,563	+ $5,754	$0	$1,124,279	$1,717,929
2033	73	71	$10,000	$375	$6,394	$0	$13,346	$7,790	+ $5,556	$0	$1,193,622	$1,825,531
2034	74	72	$10,000	$375	$6,431	$0	$13,376	$8,024	+ $5,352	$0	$1,267,242	$1,939,758
2035	75	73	$10,000	$375	$6,469	$0	$13,407	$8,265	+ $5,142	$0	$1,345,402	$2,061,016
2036	76	74	$10,000	$375	$6,506	$0	$13,437	$8,513	+ $4,924	$0	$1,428,384	$2,172,113
2037	77	75	$10,000	$375	$6,544	$0	$13,467	$8,768	+ $4,699	$0	$1,516,483	$2,287,569
2038	78	76	$10,000	$375	$6,583	$0	$13,499	$9,031	+ $4,468	$0	$1,610,017	$2,407,545
2039	79	77	$10,000	$375	$6,622	$0	$13,530	$9,302	+ $4,228	$0	$1,709,319	$2,532,026

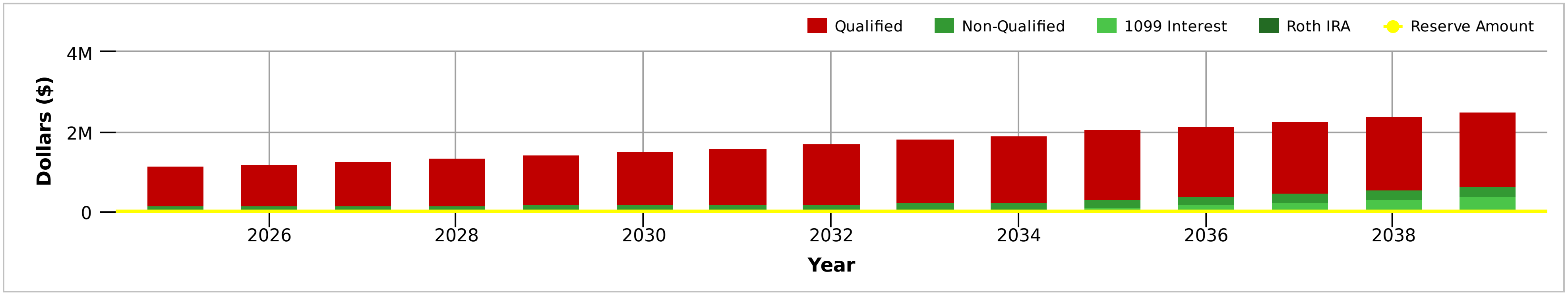
* Partial Year — Retirement funds may be pro-rated from date of analysis.

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.

Retirement Funds Analysis

Year	John Age	Mary Age	Protected Assets	Spendable Assets
2059	99	97	$5,658,195	$4,125,916
2060	100	98	$6,007,180	$4,167,379
2061	101	99	$6,377,690	$4,204,279
2062	102	100	$6,771,052	$4,236,743

2025 Net Worth

Spendable Assets	$1,150,000
Protected Assets	$700,000
Income Assets	$0
Liabilities	- $240,000
Net Worth	**$1,610,000**

Shortfall | Required ROR

Amount Needed Today To Avoid Shortfall	Rate of Return Needed To Avoid Shortfall
None	**2.33%**

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 benefit 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	John Age	Mary 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	$1,709,319	$2,532,026
2040	80	78	$2,700	$3,961	$0	$0	$6,528	$9,581	- $3,053	$0	$1,814,746	* $2,621,913
2041	81	79	$2,700	$4,001	$0	$0	$6,566	$9,868	- $3,302	$0	$1,926,676	$2,716,124
2042	82	80	$2,700	$4,041	$0	$0	$6,604	$10,164	- $3,560	$0	$2,045,509	$2,810,492
2043	83	81	$2,700	$4,081	$0	$0	$6,642	$10,469	- $3,827	$0	$2,171,671	$2,904,650
2044	84	82	$2,700	$4,122	$0	$0	$6,682	$10,783	- $4,101	$0	$2,305,615	$2,998,475

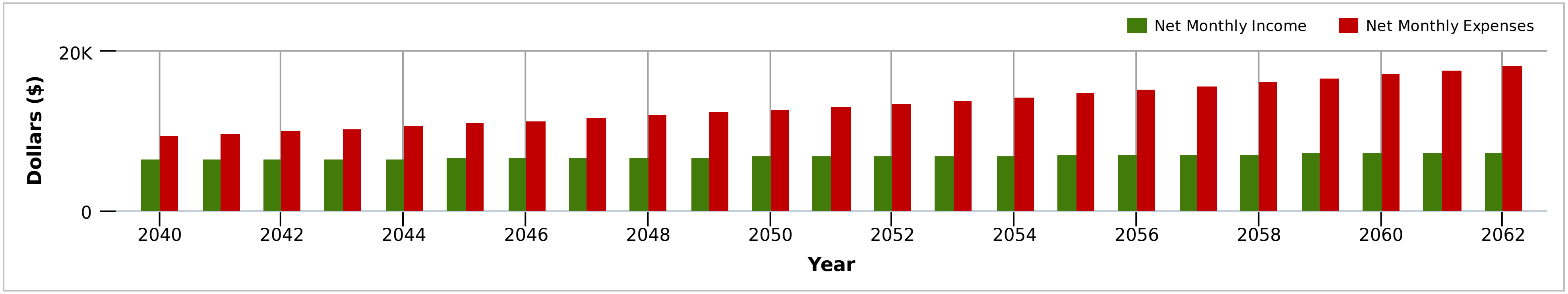
* Partial Year — Retirement funds may be pro-rated from date of analysis.

Retirement - Continued

Year	John Age	Mary 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
2045	85	83	$2,700	$4,163	$0	$0	$6,721	$11,107	-$4,386	$0	$2,447,820	$3,091,514
2046	86	84	$2,700	$4,205	$0	$0	$6,761	$11,440	-$4,679	$0	$2,598,797	$3,183,616
2047	87	85	$2,700	$4,247	$0	$0	$6,801	$11,783	-$4,982	$0	$2,759,085	$3,274,445
2048	88	86	$2,700	$4,289	$0	$0	$6,841	$12,137	-$5,296	$0	$2,929,259	$3,363,425
2049	89	87	$2,700	$4,332	$0	$0	$6,882	$12,501	-$5,619	$0	$3,109,929	$3,450,408
2050	90	88	$2,700	$4,375	$0	$0	$6,923	$12,876	-$5,953	$0	$3,301,743	$3,534,705
2051	91	89	$2,700	$4,419	$0	$0	$6,966	$13,262	-$6,296	$0	$3,505,387	$3,616,196
2052	92	90	$2,700	$4,463	$0	$0	$7,008	$13,660	-$6,652	$0	$3,721,592	$3,694,454
2053	93	91	$2,700	$4,508	$0	$0	$7,051	$14,070	-$7,019	$0	$3,951,131	$3,769,051
2054	94	92	$2,700	$4,553	$0	$0	$7,094	$14,492	-$7,398	$0	$4,194,829	$3,839,520
2055	95	93	$2,700	$4,598	$0	$0	$7,137	$14,927	-$7,790	$0	$4,453,556	$3,905,894
2056	96	94	$2,700	$4,644	$0	$0	$7,181	$15,375	-$8,194	$0	$4,728,242	$3,967,810
2057	97	95	$2,700	$4,691	$0	$0	$7,226	$15,836	-$8,610	$0	$5,019,870	$4,025,509
2058	98	96	$2,700	$4,738	$0	$0	$7,271	$16,311	-$9,040	$0	$5,329,484	$4,078,090
2059	99	97	$2,700	$4,785	$0	$0	$7,316	$16,800	-$9,484	$0	$5,658,195	$4,125,916
2060	100	98	$2,700	$4,833	$0	$0	$7,361	$17,304	-$9,943	$0	$6,007,180	$4,167,379
2061	101	99	$2,700	$4,881	$0	$0	$7,407	$17,823	-$10,416	$0	$6,377,690	$4,204,279
2062	102	100	$2,700	$4,930	$0	$0	$7,454	$18,358	-$10,904	$0	$6,771,052	$4,236,743

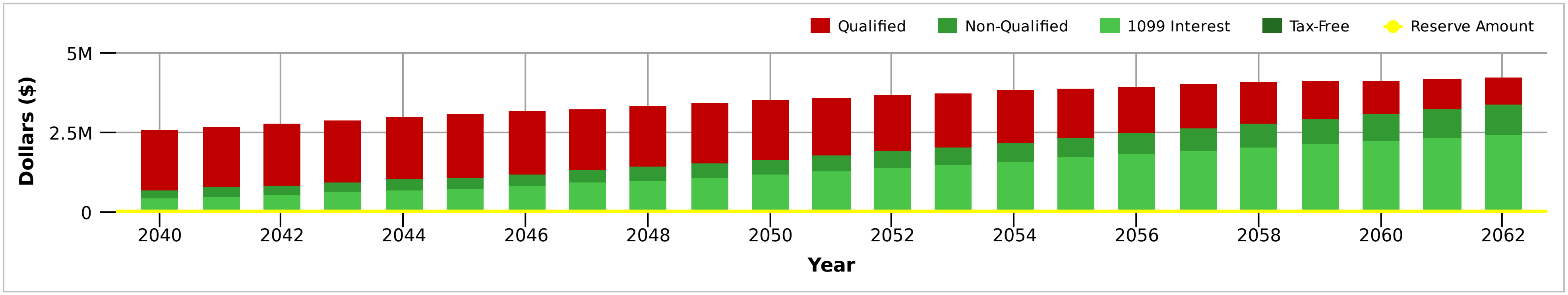
* Partial Year — Retirement funds may be pro-rated from date of analysis.

Expense Analysis



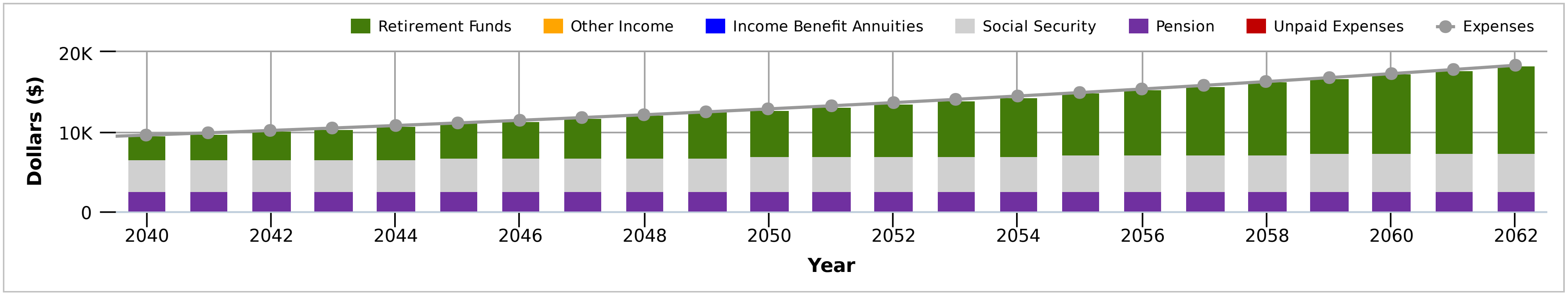
The Expense Analysis graph above compares Net Monthly Income to Net Monthly Expenses. Net Monthly Income is shown in green while Net Monthly Expenses are shown in red.

Tax Analysis



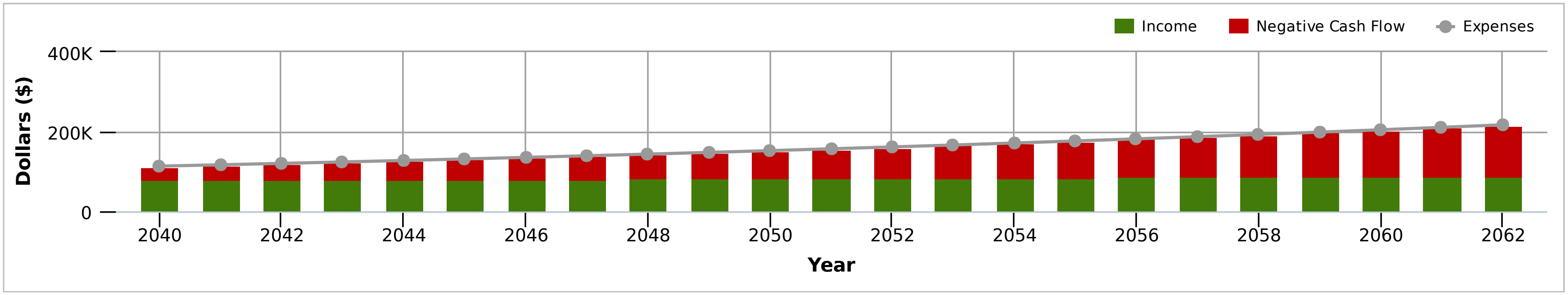
The Tax Analysis shows the make-up of your assets that will be used for any drawdown retirement. Qualified assets are shown in red, 1099 accounts are light green, Non-Qualified assets are a slightly darker green and Roth IRAs are the darkest green. Finally your plan was built to never go below the Reserve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

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.

John's Life Insurance Analysis & Existing Policies

The Analysis shows the financial effects of premature death. Listed are John's existing term and permanent life policies. Shown are John's current and future life insurance needs necessary to keep Spendable Assets equal to or above the Reserve Amount. Options include decreasing the % of current expenses needed if the first spouse were to pass, and whether to include funeral and end of life costs in the analysis. The projection takes into account the loss of salary, pension, and transfer of the higher Social Security benefit to the surviving spouse. Lastly, the death benefit will be shown in the annual cash flows column and added to Spendable Assets in the projected year of death.

Owner	Company	Type	Death Benefit	Monthly Premium	Cash Value	Policy End Date
John		Term	$0.00	$0.00	$0.00	Life

Current	
% of Current Expense	100.00%
Projected Year of Death	2025
Funeral & End of Life Cost	$19,669
Total Insurance Needed	$0
Inforce Term Policies	$0
Inforce Permanent Policies	$0
Additional Insurance Needed	$0

Future	
% of Current Expense	100.00%
Projected Year of Death	2044
Funeral & End of Life Cost	$19,669
Total Insurance Needed	$0
Inforce Term Policies	$0
Inforce Permanent Policies	$0
Additional Insurance Needed	$0

Average Costs: Washington

Funeral Cost	End of Life Costs	Total Cost
$8,620	$15,408	$24,028

John's Life Insurance Pre-Retirement

Year	John Age	Mary 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	Spendable Assets
										$0	$700,000	$1,150,000
2025	65	63	$0	$375	$2,700	$0	$2,450	$6,150	- $3,700	$0	$739,477	* $1,175,439
2026	66	64	$0	$375	$2,700	$0	$2,450	$6,334	- $3,884	$0	$785,086	$1,198,524
2027	67	65	$10,000	$375	$5,200	$0	$12,382	$6,524	+ $5,858	$0	$833,509	$1,268,523
2028	68	66	$10,000	$375	$5,225	$0	$12,403	$6,720	+ $5,683	$0	$884,918	$1,347,190
2029	69	67	$10,000	$375	$6,250	$0	$13,230	$6,921	+ $6,309	$0	$939,498	$1,431,688
2030	70	68	$10,000	$375	$6,286	$0	$13,259	$7,129	+ $6,130	$0	$997,444	$1,521,609
2031	71	69	$10,000	$375	$6,322	$0	$13,288	$7,343	+ $5,945	$0	$1,058,964	$1,617,114
2032	72	70	$10,000	$375	$6,358	$0	$13,317	$7,563	+ $5,754	$0	$1,124,279	$1,718,509
2033	73	71	$10,000	$375	$6,394	$0	$13,346	$7,790	+ $5,556	$0	$1,193,622	$1,826,147
2034	74	72	$10,000	$375	$6,431	$0	$13,376	$8,024	+ $5,352	$0	$1,267,242	$1,940,412
2035	75	73	$10,000	$375	$6,469	$0	$13,407	$8,265	+ $5,142	$0	$1,345,402	$2,061,711
2036	76	74	$10,000	$375	$6,506	$0	$13,437	$8,513	+ $4,924	$0	$1,428,384	$2,172,842
2037	77	75	$10,000	$375	$6,544	$0	$13,467	$8,768	+ $4,699	$0	$1,516,483	$2,288,335
2038	78	76	$10,000	$375	$6,583	$0	$13,499	$9,031	+ $4,468	$0	$1,610,017	$2,408,349
2039	79	77	$10,000	$375	$6,622	$0	$13,530	$9,302	+ $4,228	$0	$1,709,319	$2,532,869

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

John's Life Insurance Retirement

Year	John Age	Mary 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	$1,814,746	$2,532,869
2040	80	78	$2,700	$3,961	$0	$0	$6,528	$9,581	- $3,053	$0	$1,814,746	* $2,622,797
2041	81	79	$2,700	$4,001	$0	$0	$6,566	$9,868	- $3,302	$0	$1,926,676	$2,717,051
2042	82	80	$2,700	$4,041	$0	$0	$6,604	$10,164	- $3,560	$0	$2,045,509	$2,811,464
2043	83	81	$2,700	$4,081	$0	$0	$6,642	$10,469	- $3,827	$0	$2,171,671	$2,905,668
2044		82	$2,700	$2,961	$0	-$19,669	$5,571	$10,783	- $5,212	$0	$2,305,615	$2,963,759
2045		83	$2,700	$2,990	$0	$0	$5,362	$11,107	- $5,745	$0	$2,447,820	$3,041,878
2046		84	$2,700	$3,020	$0	$0	$5,391	$11,440	- $6,049	$0	$2,598,797	$3,110,527
2047		85	$2,700	$3,050	$0	$0	$5,419	$11,783	- $6,364	$0	$2,759,085	$3,176,877
2048		86	$2,700	$3,081	$0	$0	$5,449	$12,137	- $6,688	$0	$2,929,259	$3,240,243
2049		87	$2,700	$3,112	$0	$0	$5,478	$12,501	- $7,023	$0	$3,109,929	$3,299,909
2050		88	$2,700	$3,143	$0	$0	$5,507	$12,876	- $7,369	$0	$3,301,743	$3,355,369
2051		89	$2,700	$3,174	$0	$0	$5,537	$13,262	- $7,725	$0	$3,505,387	$3,406,461
2052		90	$2,700	$3,206	$0	$0	$5,567	$13,660	- $8,093	$0	$3,721,592	$3,452,298
2053		91	$2,700	$3,238	$0	$0	$5,597	$14,070	- $8,473	$0	$3,951,131	$3,492,731
2054		92	$2,700	$3,271	$0	$0	$5,629	$14,492	- $8,863	$0	$4,194,829	$3,527,030
2055		93	$2,700	$3,303	$0	$0	$5,659	$14,927	- $9,268	$0	$4,453,556	$3,554,531
2056		94	$2,700	$3,336	$0	$0	$5,690	$15,375	- $9,685	$0	$4,728,242	$3,574,664

John's Life Insurance Retirement

Year	John Age	Mary 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
2057		95	$2,700	$3,370	$0	$0	$5,722	$15,836	- $10,114	$0	$5,019,870	$3,587,592
2058		96	$2,700	$3,403	$0	$0	$5,754	$16,311	- $10,557	$0	$5,329,484	$3,592,852
2059		97	$2,700	$3,437	$0	$0	$5,786	$16,800	- $11,014	$0	$5,658,195	$3,590,898
2060		98	$2,700	$3,472	$0	$0	$5,819	$17,304	- $11,485	$0	$6,007,180	$3,580,541
2061		99	$2,700	$3,506	$0	$0	$5,851	$17,823	- $11,972	$0	$6,377,690	$3,562,410
2062		100	$2,700	$3,542	$0	$0	$5,885	$18,358	- $12,473	$0	$6,771,052	$3,536,350

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

Mary's Life Insurance Analysis & Existing Policies

The Analysis shows the financial effects of premature death. Listed are Mary's existing term and permanent life policies. Shown are Mary's current and future life insurance needs necessary to keep Spendable Assets equal to or above the Reserve Amount. Options include decreasing the % of current expenses needed if the first spouse were to pass, and whether to include funeral and end of life costs in the analysis. The projection takes into account the loss of salary, pension, and transfer of the higher Social Security benefit to the surviving spouse. Lastly, the death benefit will be shown in the annual cash flows column and added to Spendable Assets in the projected year of death.

Owner	Company	Type	Death Benefit	Monthly Premium	Cash Value	Policy End Date
Mary		Term	$0.00	$0.00	$0.00	Life

Current	
% of Current Expense	100.00%
Projected Year of Death	2025
Funeral & End of Life Cost	$19,669
Total Insurance Needed	$0
Inforce Term Policies	$0
Inforce Permanent Policies	$0
Additional Insurance Needed	$0

Future	
% of Current Expense	100.00%
Projected Year of Death	2044
Funeral & End of Life Cost	$19,669
Total Insurance Needed	$0
Inforce Term Policies	$0
Inforce Permanent Policies	$0
Additional Insurance Needed	$0

Average Costs: Washington

Funeral Cost	End of Life Costs	Total Cost
$8,620	$15,408	$24,028

Mary's Life Insurance Retirement

Year	John Age	Mary 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	$1,814,746	$2,532,869
2040	80	78	$2,700	$3,961	$0	$0	$6,528	$9,581	- $3,053	$0	$1,814,746	* $2,622,797
2041	81	79	$2,700	$4,001	$0	$0	$6,566	$9,868	- $3,302	$0	$1,926,676	$2,717,051
2042	82	80	$2,700	$4,041	$0	$0	$6,604	$10,164	- $3,560	$0	$2,045,509	$2,811,464
2043	83	81	$2,700	$4,081	$0	$0	$6,642	$10,469	- $3,827	$0	$2,171,671	$2,905,668
2044	84		$2,700	$2,961	$0	-$19,669	$5,571	$10,783	- $5,212	$0	$2,305,615	$2,965,176
2045	85		$2,700	$2,990	$0	$0	$5,362	$11,107	- $5,745	$0	$2,447,820	$3,042,264
2046	86		$2,700	$3,020	$0	$0	$5,391	$11,440	- $6,049	$0	$2,598,797	$3,109,229
2047	87		$2,700	$3,050	$0	$0	$5,419	$11,783	- $6,364	$0	$2,759,085	$3,172,826
2048	88		$2,700	$3,081	$0	$0	$5,449	$12,137	- $6,688	$0	$2,929,259	$3,232,576
2049	89		$2,700	$3,112	$0	$0	$5,478	$12,501	- $7,023	$0	$3,109,929	$3,288,323
2050	90		$2,700	$3,143	$0	$0	$5,507	$12,876	- $7,369	$0	$3,301,743	$3,339,185
2051	91		$2,700	$3,174	$0	$0	$5,537	$13,262	- $7,725	$0	$3,505,387	$3,385,025
2052	92		$2,700	$3,206	$0	$0	$5,567	$13,660	- $8,093	$0	$3,721,592	$3,425,238
2053	93		$2,700	$3,238	$0	$0	$5,597	$14,070	- $8,473	$0	$3,951,131	$3,459,065
2054	94		$2,700	$3,271	$0	$0	$5,629	$14,492	- $8,863	$0	$4,194,829	$3,485,942
2055	95		$2,700	$3,303	$0	$0	$5,659	$14,927	- $9,268	$0	$4,453,556	$3,506,009
2056	96		$2,700	$3,336	$0	$0	$5,690	$15,375	- $9,685	$0	$4,728,242	$3,518,844

Mary's Life Insurance Retirement

Year	John Age	Mary 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
2057	97		$2,700	$3,370	$0	$0	$5,722	$15,836	- $10,114	$0	$5,019,870	$3,524,899
2058	98		$2,700	$3,403	$0	$0	$5,754	$16,311	- $10,557	$0	$5,329,484	$3,522,970
2059	99		$2,700	$3,437	$0	$0	$5,786	$16,800	- $11,014	$0	$5,658,195	$3,513,723
2060	100		$2,700	$3,472	$0	$0	$5,819	$17,304	- $11,485	$0	$6,007,180	$3,495,572
2061	101		$2,700	$3,506	$0	$0	$5,851	$17,823	- $11,972	$0	$6,377,690	$3,470,695
2062	102		$2,700	$3,542	$0	$0	$5,885	$18,358	- $12,473	$0	$6,771,052	$3,439,337

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

John's Long Term Care Analysis & In-Force Policies

The Long Term Care Analysis shows the financial effects of long term care at home or facility costs. Listed are John's existing long term care policies. Shown are John's current and age 80 long term care cost estimates, broken down into monthly and daily costs. Other options include decreasing the % of current expenses needed if the first spouse were to pass, selecting an inflationary cost increase % and estimating the years of care needed. Death is projected at the end of the stay and the analysis takes into account the loss of salary, pension, and transfer of the higher Social Security benefit to the surviving spouse.

Owner	Company	Type	Start Date	Daily Benefit	Years	Inflation Type	Inflation %	Monthly Premium
John		Cash	Life	$0	0	Compound		$0

John's Care Analysis

% Of Current Expense 100.00%

Current Cost	
Current Year	2025
Current Age	65
Current Monthly Cost	$7,092
Current Daily Cost	$236
Cost Increase %	3.07%
Years of Care Needed	4

Future Cost	
Year Long Term Care Cost Begin	2060
Age Long Term Care Cost Begin	100
Future Monthly Cost	$21,277
Future Daily Cost	$709
Cost Increase %	3.07%
Projected Lifetime Expense	$1,055,122

Average Monthly Costs: Washington

In-Home Care		Community and Assisted Living		Nursing Home Facility	
Homemaker Services	$8,008	Adult Day Health Care	$5,877	Semi-Private Room	$12,714
Home Health Aide	$8,008	Assisted Living Facility	$6,975	Private Room	$13,840

John's Long Term Care Analysis

Year	John Age	Mary 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	$1,709,319	$2,532,869
2040	80	78	$2,700	$3,961	$0	$0	$6,528	$9,581	- $3,053	$0	$1,814,746	* $2,622,797
2041	81	79	$2,700	$4,001	$0	$0	$6,566	$9,868	- $3,302	$0	$1,926,676	$2,717,051
2042	82	80	$2,700	$4,041	$0	$0	$6,604	$10,164	- $3,560	$0	$2,045,509	$2,811,464
2043	83	81	$2,700	$4,081	$0	$0	$6,642	$10,469	- $3,827	$0	$2,171,671	$2,905,668
2044	84	82	$2,700	$4,122	$0	$0	$6,682	$10,783	- $4,101	$0	$2,305,615	$2,999,540
2045	85	83	$2,700	$4,163	$0	$0	$6,721	$11,107	- $4,386	$0	$2,447,820	$3,092,627
2046	86	84	$2,700	$4,205	$0	$0	$6,761	$11,440	- $4,679	$0	$2,598,797	$3,184,778
2047	87	85	$2,700	$4,247	$0	$0	$6,801	$11,783	- $4,982	$0	$2,759,085	$3,275,658
2048	88	86	$2,700	$4,289	$0	$0	$6,841	$12,137	- $5,296	$0	$2,929,259	$3,364,689
2049	89	87	$2,700	$4,332	$0	$0	$6,882	$12,501	- $5,619	$0	$3,109,929	$3,451,724
2050	90	88	$2,700	$4,375	$0	$0	$6,923	$12,876	- $5,953	$0	$3,301,743	$3,536,074
2051	91	89	$2,700	$4,419	$0	$0	$6,966	$13,262	- $6,296	$0	$3,505,387	$3,617,619
2052	92	90	$2,700	$4,463	$0	$0	$7,008	$13,660	- $6,652	$0	$3,721,592	$3,695,933
2053	93	91	$2,700	$4,508	$0	$0	$7,051	$14,070	- $7,019	$0	$3,951,131	$3,770,586
2054	94	92	$2,700	$4,553	$0	$0	$7,094	$14,492	- $7,398	$0	$4,194,829	$3,841,112
2055	95	93	$2,700	$4,598	$0	$0	$7,137	$14,927	- $7,790	$0	$4,453,556	$3,907,545
2056	96	94	$2,700	$4,644	$0	$0	$7,181	$15,375	- $8,194	$0	$4,728,242	$3,969,521

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

John's Long Term Care Analysis

Year	John Age	Mary 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
2057	97	95	$2,700	$4,691	$0	$0	$7,226	$15,836	- $8,610	$0	$5,019,870	$4,027,282
2058	98	96	$2,700	$4,738	$0	$0	$7,271	$16,311	- $9,040	$0	$5,329,484	$4,079,925
2059	99	97	$2,700	$4,785	$0	$0	$7,316	$16,800	- $9,484	$0	$5,658,195	$4,127,816
2060	100	98	$2,700	$4,833	-$21,277	$0	$7,361	$38,581	- $31,220	$0	$6,007,180	$3,910,678
2061	101	99	$2,700	$4,881	-$21,940	$0	$7,407	$39,763	- $32,356	$0	$6,377,690	$3,669,482
2062	102	100	$2,700	$4,930	-$22,623	$0	$7,454	$40,981	- $33,527	$0	$6,771,052	$3,404,789

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

Mary's Long Term Care Analysis & In-Force Policies

The Long Term Care Analysis shows the financial effects of long term care at home or facility costs. Listed are Mary's existing long term care policies. Shown are Mary's current and age 80 long term care cost estimates, broken down into monthly and daily costs. Other options include decreasing the % of current expenses needed if the first spouse were to pass, selecting an inflationary cost increase % and estimating the years of care needed. Death is projected at the end of the stay and the analysis takes into account the loss of salary, pension, and transfer of the higher Social Security benefit to the surviving spouse.

Owner	Company	Type	Start Date	Daily Benefit	Years	Inflation Type	Inflation %	Monthly Premium
Mary		Cash	Life	$0	0	Compound		$0

Mary's Care Analysis

% Of Current Expense 100.00%

Current Cost	
Current Year	2025
Current Age	63
Current Monthly Cost	$7,092
Current Daily Cost	$236
Cost Increase %	3.07%
Years of Care Needed	4

Future Cost	
Year Long Term Care Cost Begin	2062
Age Long Term Care Cost Begin	80
Future Monthly Cost	$12,253
Future Daily Cost	$408
Cost Increase %	3.07%
Projected Lifetime Expense	$607,600

Average Monthly Costs: Washington

In-Home Care		Community and Assisted Living		Nursing Home Facility	
Homemaker Services	$8,008	Adult Day Health Care	$5,877	Semi-Private Room	$12,714
Home Health Aide	$8,008	Assisted Living Facility	$6,975	Private Room	$13,840

Mary's Long Term Care Analysis

Year	John Age	Mary 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	$1,709,319	$2,532,869
2040	80	78	$2,700	$3,961	$0	$0	$6,528	$9,581	- $3,053	$0	$1,814,746	* $2,622,797
2041	81	79	$2,700	$4,001	$0	$0	$6,566	$9,868	- $3,302	$0	$1,926,676	$2,717,051
2042	82	80	$2,700	$4,041	-$12,253	$0	$6,604	$22,417	- $15,813	$0	$2,045,509	$2,662,509
2043	83	81	$2,700	$4,081	-$12,634	$0	$6,642	$23,103	- $16,461	$0	$2,171,671	$2,596,443
2044	84	82	$2,700	$4,122	-$13,028	$0	$6,682	$23,811	- $17,129	$0	$2,305,615	$2,518,898
2045	85	83	$2,700	$4,163	-$13,433	$0	$6,721	$24,540	- $17,819	$0	$2,447,820	$2,428,698
2046	86		$2,700	$3,020	$0	-$19,669	$5,628	$11,440	- $5,812	$0	$2,598,797	$2,458,654
2047	87		$2,700	$3,050	$0	$0	$5,419	$11,783	- $6,364	$0	$2,759,085	$2,505,541
2048	88		$2,700	$3,081	$0	$0	$5,449	$12,137	- $6,688	$0	$2,929,259	$2,541,109
2049	89		$2,700	$3,112	$0	$0	$5,478	$12,501	- $7,023	$0	$3,109,929	$2,572,575
2050	90		$2,700	$3,143	$0	$0	$5,507	$12,876	- $7,369	$0	$3,301,743	$2,598,883
2051	91		$2,700	$3,174	$0	$0	$5,537	$13,262	- $7,725	$0	$3,505,387	$2,619,330
2052	92		$2,700	$3,206	$0	$0	$5,567	$13,660	- $8,093	$0	$3,721,592	$2,633,376
2053	93		$2,700	$3,238	$0	$0	$5,597	$14,070	- $8,473	$0	$3,951,131	$2,640,451
2054	94		$2,700	$3,271	$0	$0	$5,629	$14,492	- $8,863	$0	$4,194,829	$2,639,972
2055	95		$2,700	$3,303	$0	$0	$5,659	$14,927	- $9,268	$0	$4,453,556	$2,631,998
2056	96		$2,700	$3,336	$0	$0	$5,690	$15,375	- $9,685	$0	$4,728,242	$2,616,068

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

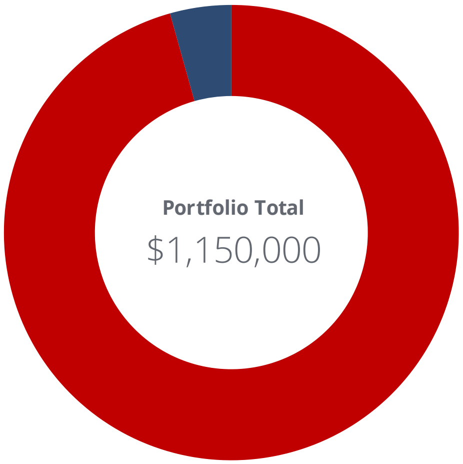
Mary's Long Term Care Analysis

Year	John Age	Mary 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
2057	97		$2,700	$3,370	$0	$0	$5,722	$15,836	- $10,114	$0	$5,019,870	$2,592,526
2058	98		$2,700	$3,403	$0	$0	$5,754	$16,311	- $10,557	$0	$5,329,484	$2,560,125
2059	99		$2,700	$3,437	$0	$0	$5,786	$16,800	- $11,014	$0	$5,658,195	$2,519,413
2060	100		$2,700	$3,472	$0	$0	$5,819	$17,304	- $11,485	$0	$6,007,180	$2,468,771
2061	101		$2,700	$3,506	$0	$0	$5,851	$17,823	- $11,972	$0	$6,377,690	$2,410,332
2062	102		$2,700	$3,542	$0	$0	$5,885	$18,358	- $12,473	$0	$6,771,052	$2,344,138

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

Market Comparison

The Market Comparison compares an outcome where all assets receive the projected rates of return each year, to an outcome where random rates of return, positive or negative, are provided for all At Risk or red assets. These random rates of return are run through the geometric mean calculation model, and equal the average of projected rates on the first outcome. The difference between the two outcomes is the volatility of the rates of return in the At Risk or red 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 average rates in the first outcome.



Low Risk	0.00%
At Risk	95.65%
Emergency Funds	4.35%

Geometric Average Return	5.60%	Minimum	-20.00%	Maximum	20.00%

Year	Return

Increment Analysis

Increment 25.00%

The Increment Analysis shows the average of Projected Rates of Return giving us the Spendable Assets at analysis end. It also shows the Geometric Average Rate of Return on line 3, equal to the average Projected Rate of Return, and Spendable Assets at analysis end. The Increment Analysis takes the increment entered and either increases or decreases the geometric average rate by the increment amount, twice in either direction for comparison purposes.

Projected Rate of Return	Spendable Assets Age 100	Geometric Rate of Return	Spendable Assets Age 100	Difference
5.60%	$4,236,743	0.00%	$776,192	- $3,460,551
5.60%	$4,236,743	0.00%	$436,597	- $3,800,146
5.60%	$4,236,743	5.60%	$4,236,743	$0
5.60%	$4,236,743	0.00%	$1,076,418	- $3,160,325
5.60%	$4,236,743	0.00%	$646,951	- $3,589,793

4 Year Annual Quick View

The 4 Year Annual Quick View shows a snapshot of Spendable Asset totals every 4 years from retirement date until analysis end.

Year	Projected Rates	Year Number	Geo Rates	Difference
2043	$2,904,650	4	$2,904,650	$0
2047	$3,274,445	8	$3,274,445	$0
2051	$3,616,196	12	$3,616,196	$0
2055	$3,905,894	16	$3,905,894	$0
2059	$4,125,916	20	$4,125,916	$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 that those shown. This illustration does not represent any specific product and/or service.

Market Comparison - Continued

YEAR & AGE			RETIREMENT SUMMARY		MARKET COMPARISON		DIFFERENCE	
Year	John Age	Mary Age	Rate of Return	Spendable Assets	Rate of Return	Spendable Assets	+	-
				$2,532,026		$2,532,026		$0
2040	80	78	5.75%	* $2,621,913	5.75%	* $2,621,913		$0
2041	81	79	5.74%	$2,716,124	5.74%	$2,716,124		$0
2042	82	80	5.73%	$2,810,492	5.73%	$2,810,492		$0
2043	83	81	5.72%	$2,904,650	5.72%	$2,904,650		$0
2044	84	82	5.70%	$2,998,475	5.70%	$2,998,475		$0
2045	85	83	5.69%	$3,091,514	5.69%	$3,091,514		$0
2046	86	84	5.67%	$3,183,616	5.67%	$3,183,616		$0
2047	87	85	5.66%	$3,274,445	5.66%	$3,274,445		$0
2048	88	86	5.64%	$3,363,425	5.64%	$3,363,425		$0
2049	89	87	5.63%	$3,450,408	5.63%	$3,450,408		$0
2050	90	88	5.61%	$3,534,705	5.61%	$3,534,705		$0
2051	91	89	5.59%	$3,616,196	5.59%	$3,616,196		$0
2052	92	90	5.58%	$3,694,454	5.58%	$3,694,454		$0
2053	93	91	5.56%	$3,769,051	5.56%	$3,769,051		$0
		Average ROR:	5.60%					

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 that those shown. This illustration does not represent any specific product and/or service.

Net Worth Statement - February 2025

Spendable Assets

Owner	Company	Tax Type	Investment Type	Value
John	Empower Fidelity	401(k)	Mutual Fund	$700,000
John	Fidelity	Traditional IRA	Managed Money	$300,000
Joint	ETRADE	Non-Qualified	Stock	$100,000
John	NONE	Roth IRA	Other	$0
Joint	Bank	1099 Interest	Bank-Checking	$50,000
Total Spendable Assets				$1,150,000

Protected Assets

Owner	Description	Investment Type	Value
Joint	House ($240,000 Owed) 3-11-24	Real Estate	$700,000
Total Protected Assets			$700,000

Income Assets

Owner	Company	Tax Type	Value
Total Income Assets			$0

Liabilities

Owner	Company	Description	Value
Joint	House	240,000 as of 3-11-24	$240,000
Total Liabilities			$240,000

Net Worth

Retirement Assets	Protected Assets	Income Assets	Liabilities	Net Worth
+ $1,150,000	+ $700,000	$0	- $240,000	+ $1,610,000

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: ___________________