

CONFIDENTIAL

FINANCIAL ANALYSIS

FOR

JOHN & MARY SAMPLE

MAY 10, 2021

Corbin Lindsey
Financial Advisor
Birdseye Financial
1402 7th Street, Ste #B
Marysville, WA 98270
O: 360-722-7889
M: 425-280-9169
F: 425-412-6865
corbin@birdseyefinancial.com
info@birdseyefinancial.com



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:

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: 1402 7th Street, STE B, Marysville, WA, 98270

Current telephone number: 360-722-7889.

John's email: info@birdseyefinancial.com

Mary's email: info@birdseyefinancial.com

Dates of Birth

John was born on January 1, 1956 and Mary was born on January 1, 1958.

Other Information

You currently have a will and it was last updated on 00/0000.

You currently do not have a trust.

Future Goals

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

1. Goals are to:
 - Not Run out of money before age 95
 - Lower the amount of Market exposure
 - Better understand how strategies to potentially lower taxes during retirement
 - Have peace of mind of how much we can spend in Retirement

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Employment & Salary Information

John is currently employed with Boeing and earns a gross monthly salary of \$100,000.

Mary is currently retired.

Projected Retirement Date

John is projected to retire on April 1, 2023 and Mary is currently retired .

Social Security Information

John will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of \$2,500 per month at age 66 and 4 months, we are projecting a 1.00% cost of living increase for life.

Mary will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of \$1,500 per month at age 66, we are projecting a 1.00% 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%	2021	1.30%
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%		

47 Year Average

3.53%

10 Year Average

1.65%

Pension Information

John is currently receiving a Boeing Pension Benefit starting at age 64 in the amount of \$2,000 per month, and we are projecting a 0.00% cost of living increase for life. If John were to pass away, Mary would receive 50.00% of John'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	John	Boeing	401(k)	Mutual Fund	At Risk	\$100,000	\$1,000
2	John	Edward Jones	Traditional IRA	Managed Money	At Risk	\$100,000	\$0
3	Mary	Edward Jones	Roth IRA	Managed Money	At Risk	\$50,000	\$0
4	Joint	Scott Trade	Non-Qualified	Stock	At Risk	\$50,000	\$0
5	Joint	Chase Bank	1099 Interest	Checking	Emergency Funds	\$30,000	\$0

The current value of your retirement assets is \$330,000 and your monthly contributions including employer matches, total \$1,000.

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	House	Zillow Value - Owe \$100,000	\$500,000

The current value of your additional assets is \$500,000

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Current Risk Level vs. Suitable Risk Level

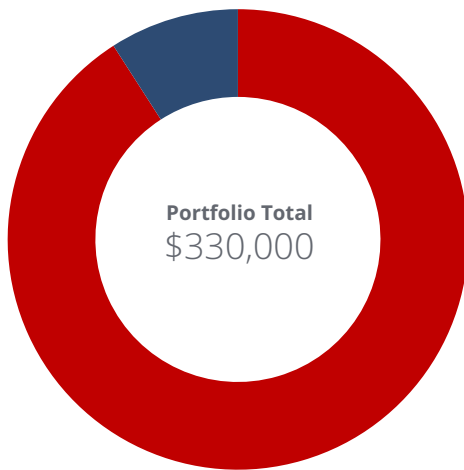
We've analyzed your current portfolio and asset allocation and concluded the following:

Your current portfolio is structured with 0.00% of your funds invested in low risk assets, 90.91% in at risk assets and 9.09% 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 54.00% of your funds invested in low risk assets, 36.00% of your funds invested in at risk assets, and 10.00% of your funds positioned as emergency funds.

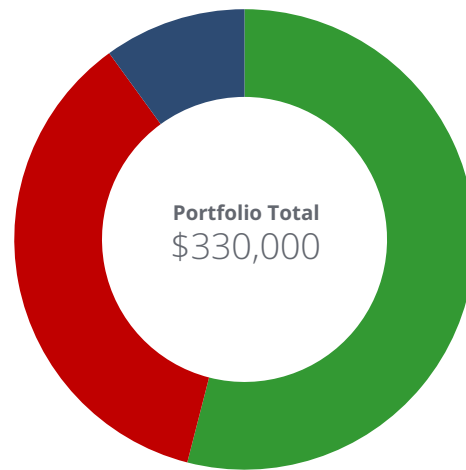
Portfolio Risk Analysis

Current Allocation



● Low Risk	0.00%
● At Risk	90.91%
● Emergency Funds	9.09%

Desired Allocation



● Low Risk	54.00%
● At Risk	36.00%
● Emergency Funds	10.00%

Of the \$330,000 currently in retirement assets and income benefit annuities, 54.00% or \$178,200 should be invested in low risk assets, and 36.00% or \$118,800 should be invested in at risk assets, where you may lose principal and 10.00% or \$33,000 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 4.59% 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 4.63% is projected on your retirement funds which may change, from the first day of retirement throughout the rest of the analysis.

Minimum Retirement Funds

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

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Monthly Expenses

Your current monthly expenses are \$6,000.

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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 3.00%, compounded monthly.

Your estimated monthly expenses on April 1, 2023 at retirement, including expense adjustments and inflation are projected to be \$6,350.

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.

Historical Inflation Rates

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%	2020	1.70%
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%		

107 Year Average	Current 10 Year Average
3.20%	1.70%

Statistics were gathered on 01/15/21 from [usinflationcalculator.com](https://www.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	Joint	House Debt	Balance Owed	\$100,000

Future Cash Inflows or Outflows

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

No cash flow changes projected.

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Projected Federal & State Tax Rates

Your projected Federal Tax Rate in the year 2021 is 30.96%. Your projected Washington State Tax Rate in the year 2021 is 0.00%.

Tax Filing Status – Married, Filing Jointly

2020 Federal Income Tax Brackets				
From	To	Base Tax	Plus	Over
\$0	\$19,900	\$0.00	10.00%	\$0.00
\$19,901	\$81,050	\$1,990.00	12.00%	\$19,900.00
\$81,051	\$172,750	\$9,328.00	22.00%	\$81,050.00
\$172,751	\$329,850	\$29,502.00	24.00%	\$172,750.00
\$329,851	\$418,850	\$67,206.00	32.00%	\$329,850.00
\$418,851	\$628,300	\$95,686.00	35.00%	\$418,850.00
\$628,300 +		\$168,993.50	37.00%	\$628,300.00

Deductions & Personal Exemptions

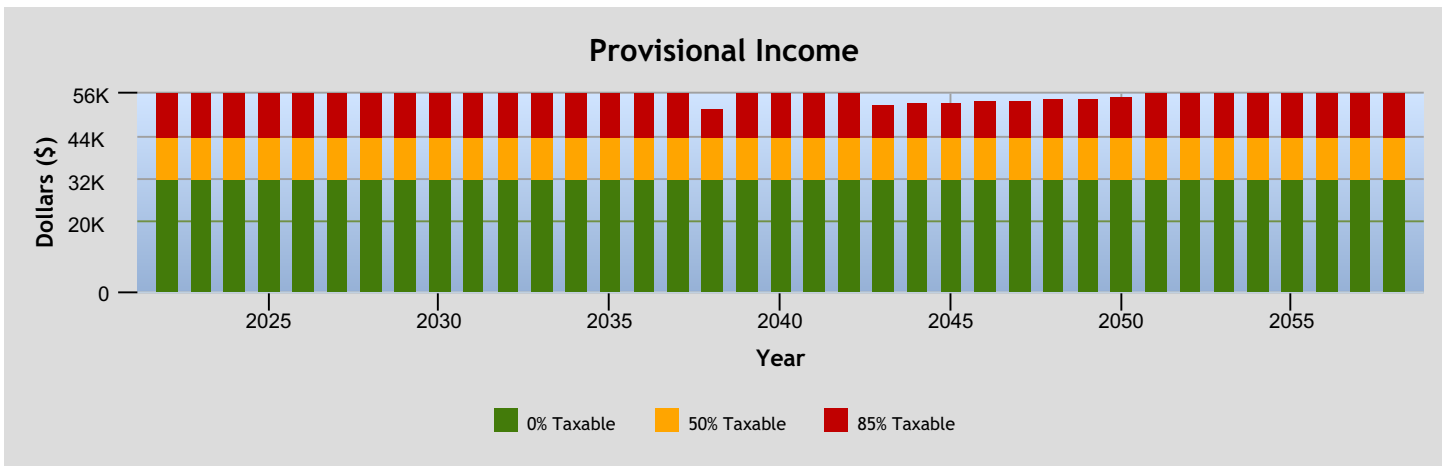
You are currently projecting the standard deduction amount of \$25,100.

2021 Projected Tax Calculations

Federal	
Wages	\$1,200,000
Qualified Contributions	-\$12,000
Taxable Social Security	\$0
Pension	\$24,000
1099 Interest	\$100
Other	\$0
Gross Income	\$1,212,100
Deductions	\$26,450
Taxable Income	\$1,185,650
Base	\$628,300
Base Tax	\$168,992
Over Base	\$557,350
Over Base Tax	\$206,220
Total Federal Tax	\$375,212
Federal Tax Bracket	37.00%
Federal Tax Rate	30.96%
State	
Wages	\$1,200,000
Taxable Social Security	\$0
Pension	\$24,000
1099 Interest	\$100
Other	\$0
Taxable Income	\$1,224,100
Total State Tax	\$0
State Tax Rate	0.00%
FICA	
Social Security Tax	\$8,854
Medicare Tax	\$25,950
Total FICA Tax	\$34,804
Summary	
Federal Tax	\$375,212
State Tax	\$0
Total FICA Tax	\$34,804
Total Tax	\$410,015

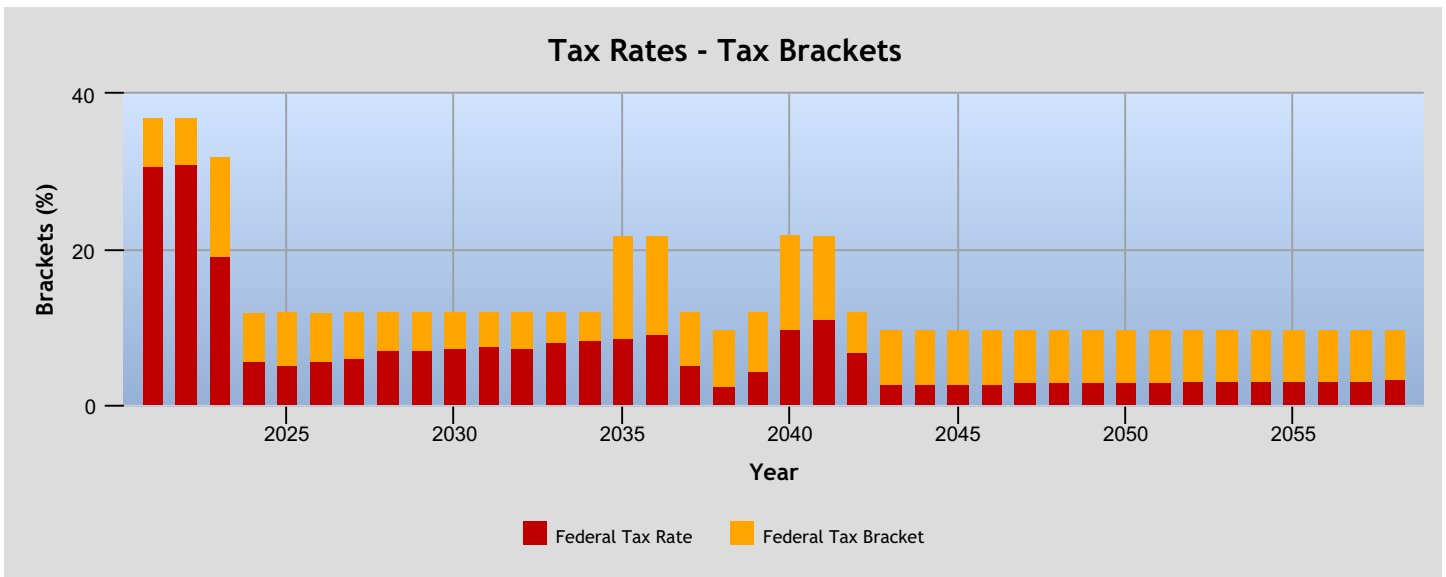
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Federal Social Security Taxation



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.

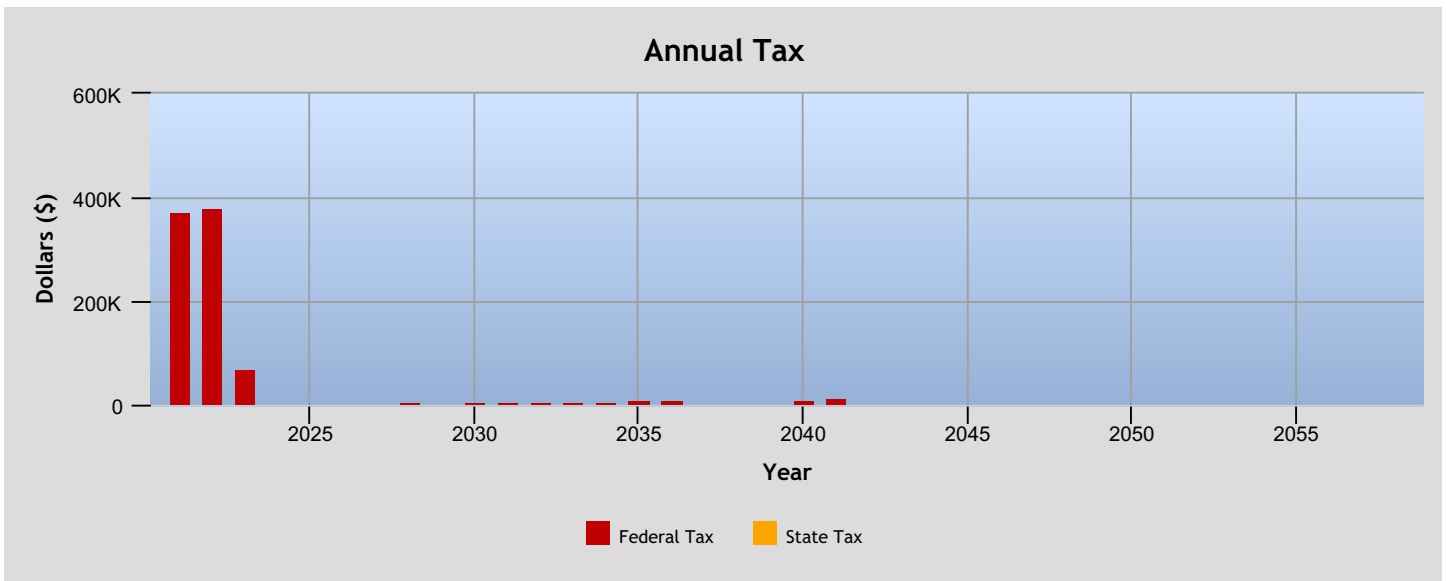
Rates & Brackets



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.

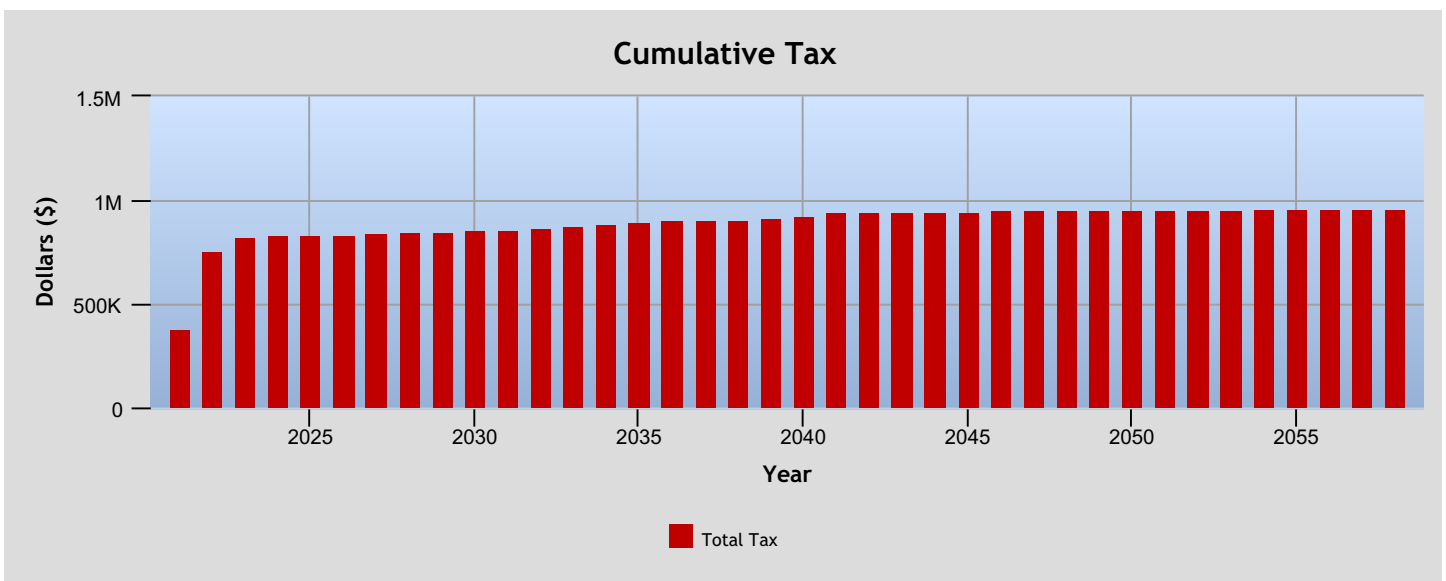
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Annual Tax



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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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.

Retirement Summary

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	Retirement Funds
										\$0	\$384,486
2023	67	65	\$2,000	\$2,525	\$0	\$0	\$3,753	\$6,476	- \$2,723	\$0	* \$373,668
2024	68	66	\$2,000	\$4,050	\$0	\$0	\$6,001	\$6,670	- \$669	\$0	\$377,061
2025	69	67	\$2,000	\$4,091	\$0	\$0	\$6,040	\$6,871	- \$831	\$0	\$382,907
2026	70	68	\$2,000	\$4,132	\$0	\$0	\$6,080	\$7,077	- \$997	\$0	\$387,511
2027	71	69	\$2,000	\$4,173	\$0	\$0	\$6,119	\$7,289	- \$1,170	\$0	\$389,891
2028	72	70	\$2,000	\$4,215	\$0	\$0	\$6,159	\$7,508	- \$1,349	\$0	\$389,662
2029	73	71	\$2,000	\$4,257	\$0	\$0	\$6,199	\$7,733	- \$1,534	\$0	\$385,279
2030	74	72	\$2,000	\$4,299	\$0	\$0	\$6,240	\$7,965	- \$1,725	\$0	\$378,615
2031	75	73	\$2,000	\$4,342	\$0	\$0	\$6,281	\$8,204	- \$1,923	\$0	\$368,731
2032	76	74	\$2,000	\$4,386	\$0	\$0	\$6,323	\$8,450	- \$2,127	\$0	\$355,203
2033	77	75	\$2,000	\$4,430	\$0	\$0	\$6,365	\$8,703	- \$2,338	\$0	\$339,231
2034	78	76	\$2,000	\$4,474	\$0	\$0	\$6,407	\$8,964	- \$2,557	\$0	\$317,910
2035	79	77	\$2,000	\$4,519	\$0	\$0	\$6,450	\$9,233	- \$2,783	\$0	\$291,727
2036	80	78	\$2,000	\$4,564	\$0	\$0	\$6,493	\$9,510	- \$3,017	\$0	\$260,408
2037	81	79	\$2,000	\$4,610	\$0	\$0	\$6,537	\$9,796	- \$3,259	\$0	\$223,581
2038	82	80	\$2,000	\$4,656	\$0	\$0	\$6,581	\$10,090	- \$3,509	\$0	\$189,892
2039	83	81	\$2,000	\$4,702	\$0	\$0	\$6,626	\$10,392	- \$3,767	\$0	\$153,370
2040	84	82	\$2,000	\$4,749	\$0	\$0	\$6,671	\$10,704	- \$4,034	\$0	\$110,517
2041	85	83	\$2,000	\$4,797	\$0	\$0	\$6,716	\$11,025	- \$4,309	\$0	\$51,874
2042	86	84	\$2,000	\$4,845	\$0	\$0	\$6,762	\$11,356	- \$4,594	\$0	\$0
2043	87	85	\$2,000	\$4,893	\$0	\$0	\$6,808	\$11,697	- \$4,889	\$0	\$0
2044	88	86	\$2,000	\$4,942	\$0	\$0	\$6,855	\$12,047	- \$5,192	\$0	\$0
2045	89	87	\$2,000	\$4,991	\$0	\$0	\$6,902	\$12,409	- \$5,507	\$0	\$0
2046	90	88	\$2,000	\$5,041	\$0	\$0	\$6,950	\$12,781	- \$5,831	\$0	\$0
2047	91	89	\$2,000	\$5,092	\$0	\$0	\$6,999	\$13,165	- \$6,166	\$0	\$0
2048	92	90	\$2,000	\$5,143	\$0	\$0	\$7,048	\$13,560	- \$6,512	\$0	\$0
2049	93	91	\$2,000	\$5,194	\$0	\$0	\$7,097	\$13,966	- \$6,869	\$0	\$0
2050	94	92	\$2,000	\$5,246	\$0	\$0	\$7,146	\$14,385	- \$7,239	\$0	\$0
2051	95	93	\$2,000	\$5,299	\$0	\$0	\$7,197	\$14,817	- \$7,620	\$0	\$0
2052	96	94	\$2,000	\$5,352	\$0	\$0	\$7,248	\$15,261	- \$8,013	\$0	\$0

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

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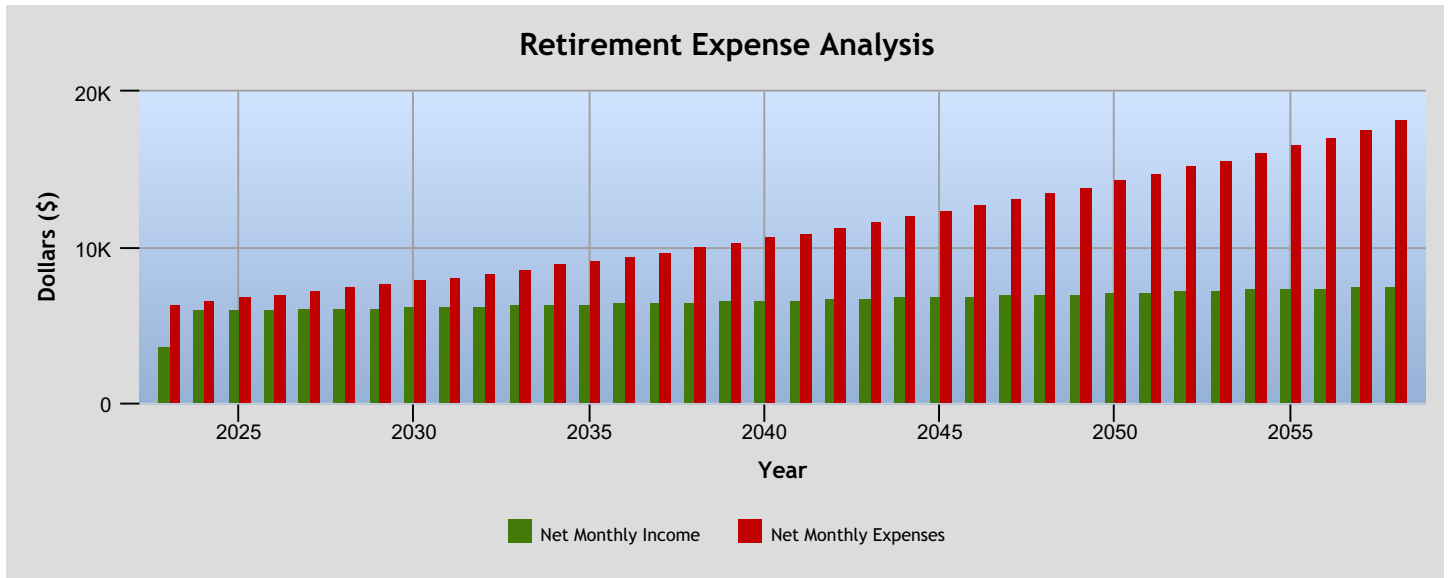
Retirement - Continued

Retirement Summary

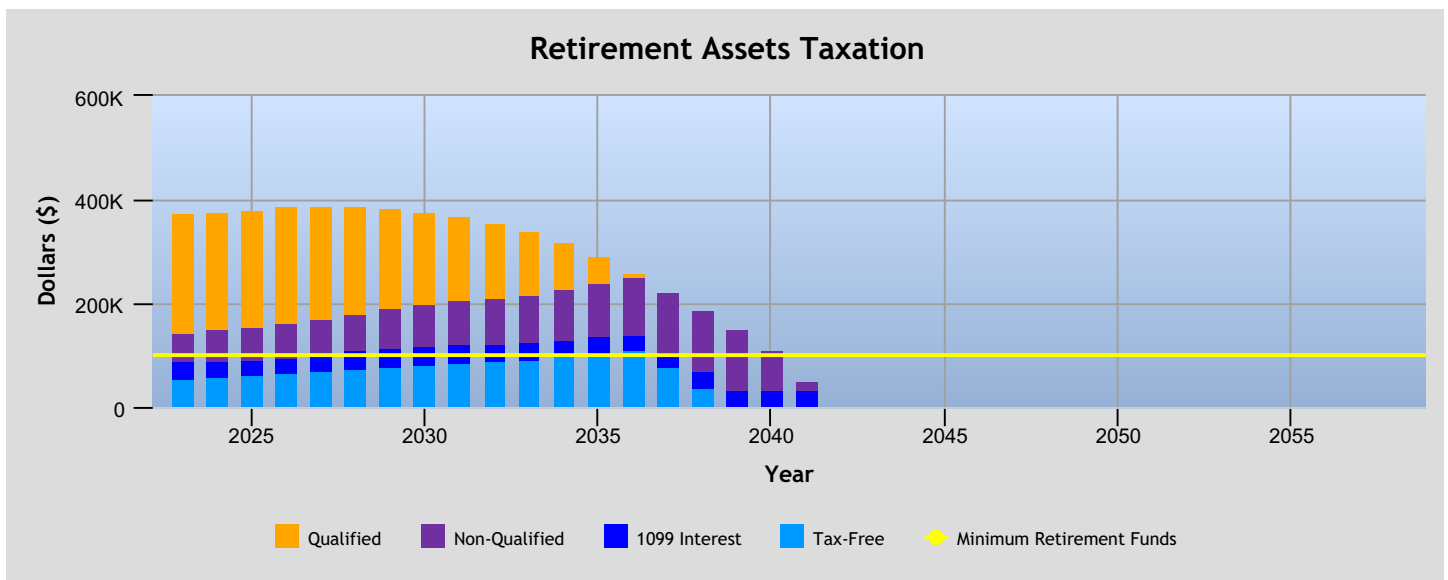
Year	John Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2053	97	95	\$2,000	\$5,405	\$0	\$0	\$7,299	\$15,719	- \$8,420	\$0	\$0
2054	98	96	\$2,000	\$5,459	\$0	\$0	\$7,350	\$16,191	- \$8,841	\$0	\$0
2055	99	97	\$2,000	\$5,514	\$0	\$0	\$7,403	\$16,677	- \$9,274	\$0	\$0
2056	100	98	\$2,000	\$5,569	\$0	\$0	\$7,456	\$17,177	- \$9,721	\$0	\$0
2057	101	99	\$2,000	\$5,625	\$0	\$0	\$7,509	\$17,692	- \$10,183	\$0	\$0
2058	102	100	\$2,000	\$5,681	\$0	\$0	\$7,563	\$18,223	- \$10,660	\$0	\$0

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Retirement Charts



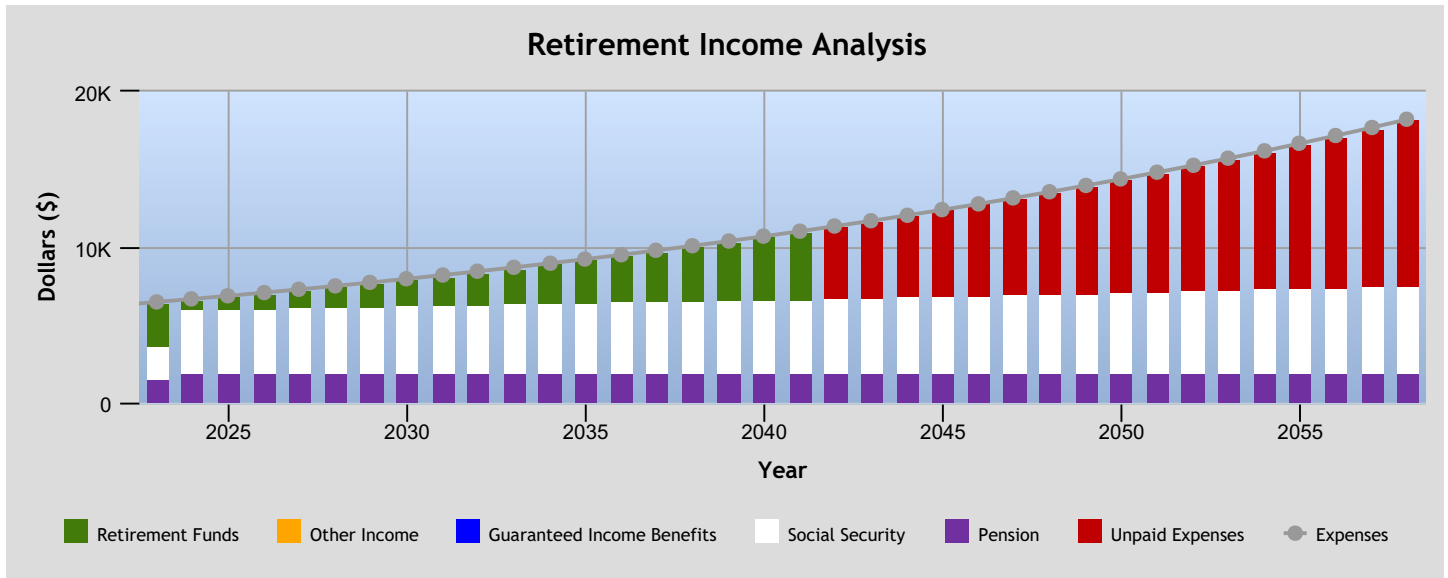
The Retirement Expense Analysis graph above compares your monthly income to your monthly expenses. Net Monthly Income is depicted in green and Net Monthly Expenses are depicted in red.



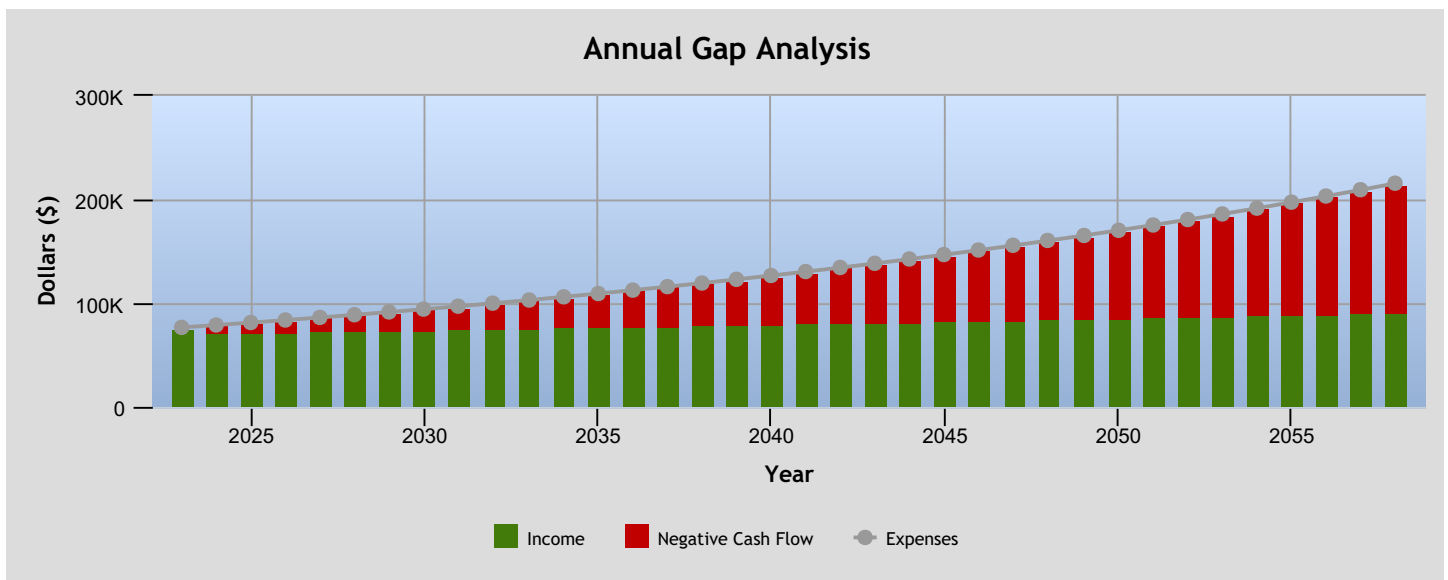
The Retirement Assets graph above shows the make-up of your Retirement Funds. Retirement Assets are classified as Qualified – Orange, Non-Qualified – Purple, 1099 Interest – Blue or Tax-Free – Light Blue. The yellow line on the graph represents the Minimum Retirement Assets value which is the amount 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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Net Worth Statement - May 2021

Retirement Assets

Owner	Company	Classification	Investment Vehicle	Value
John	Boeing	401(k)	Mutual Fund	\$100,000
John	Edward Jones	Traditional IRA	Managed Money	\$100,000
Mary	Edward Jones	Roth IRA	Managed Money	\$50,000
Joint	Scott Trade	Non-Qualified	Stock	\$50,000
Joint	Chase Bank	1099 Interest	Checking	\$30,000
Total Retirement Assets				\$330,000

Additional Assets

Owner	Description	Detail	Value
Joint	House	Zillow Value - Owe \$100,000	\$500,000
Total Additional Assets			\$500,000

Income Assets

Owner	Company	Classification	Value
Total Income Assets			\$0

Liabilities

Owner	Company	Description	Value
Joint	House Debt	Balance Owed	\$100,000
Total Liabilities			\$100,000

Net Worth

Retirement Assets	Additional Assets	Income Assets	Liabilities	Net Worth
+ \$330,000	+ \$500,000	\$0	- \$100,000	+ \$730,000

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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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Software Terms

Please note that many of the terms below are defined for purposes of this presentation only. The definitions below should not be used for any other purpose.

1099 Interest

A 1099 asset includes but is not limited to certificates of deposit, checking and savings accounts. Any interest in these assets are taxed annually and the cost basis on the account is then adjusted.

401(a)

A 401(a) retirement plan is an employer-sponsored money-purchase plan that allows you to save money for retirement. The 401(a) plan allows for contributions by the employee, the employer, or both.

401(k)

A qualified plan established by employers to which eligible employees may make salary deferral (salary reduction), contributions on a post-tax and/or pretax basis. Taxes aren't paid until the money is withdrawn from the account.

403(b)

A retirement plan for certain employees of public schools, tax-exempt organizations and certain ministers.

409A

Section 409A applies to compensation that workers earn in one year, but that is paid in a future year. This is referred to as nonqualified deferred compensation.

Age Entering Facility

The projected age where a client may enter a nursing home facility.

Annual Cash Flows

The movement of money into, or out of, retirement funds on an annual basis.

Annuity

An annuity is a contractual financial product sold by financial institutions that is designed to accept and grow funds from an individual and then, upon annuitization, pay out a stream of payments to the individual at a later point in time. The period of time when an annuity is being funded and before payouts begin is referred to as the accumulation phase. Once payments commence, the contract is in the annuitization phase. Some contracts provide the opportunity to receive guaranteed income for life without annuitization.

Balance at Retirement

The total amount of financial assets entered into the program that a client has accumulated during and through their pre-retirement years.

Bond

A bond is a debt investment in which an investor loans money to an entity (typically corporate or governmental) which borrows the funds for a defined period of time at a variable or fixed interest rate. Bonds are used by companies, municipalities, states and sovereign governments to raise money and finance a variety of projects and activities. Owners of bonds are debtholders, or creditors, of the issuer.

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Cash Long Term Care Policy

Cash policies pay the insured a specified benefit per day, or per month, regardless of the cost or provider. It is up to the insured to use the cash benefit to pay their providers for service.

Cash Value

The buildup of cash inside a life insurance policy.

Certificate of Deposit, (CD)

A savings certificate entitling the bearer to receive interest. A CD bears a maturity date, a specified fixed interest rate and can be issued in any denomination. CDs are generally issued by commercial banks and are insured by the FDIC. The term of a CD generally ranges from one month to five years.

Checking Account

A transactional deposit account held at a financial institution that allows for withdrawals and deposits. Money held in a checking account is very liquid, and can be withdrawn using checks, automated cash machines and electronic debits, among other methods.

Cost Basis

The portion of the asset value on which taxes have been previously paid.

Cost Increase %

The rate at which long term care facility costs are projected to increase or inflate.

Current Allocation

A breakdown of assets and current asset values into two categories: Assets with a low risk classification or a guaranteed principal feature are displayed in green. Assets with an at risk classification where an asset may lose principal are displayed in red.

Current Gross Monthly Salary

An individual's total monthly employment income before taking taxes or deductions into account.

Current Monthly Expenses After Tax

The amount of money (after tax), needed each month to pay a client's living expenses such as rent, mortgage, electricity, water, or food etc.

Daily Benefit

The amount of money that will be paid to the insured on a daily basis in the event of needing Long Term Care.

Death Benefit

The amount paid to a beneficiary upon the death of an insured person.

Desired Allocation

A suitable level of risk or the level of risk that a client feels comfortable with expressed as a percentage of total retirement assets.

Difference

The projected amount of life insurance needed minus the current in force amount of life insurance. If the difference is zero, a client has sufficient life insurance coverage in force to help protect the surviving spouse.

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Employer Match

A type of contribution an employer chooses to make to his or her employee's employer-sponsored retirement plan.

End Date

The date that the cash flow ends. If the start and end date are the same, the cash flow will occur once.

Employee Stock Ownership Plan, (ESOP)

A qualified, defined contribution, employee benefit (ERISA) plan designed to invest primarily in the stock of the sponsoring employer. ESOP's are "qualified" in the sense that the ESOP's sponsoring company, the selling shareholder and participants receive various tax benefits. ESOP's are often used as a corporate finance strategy and are also used to align the interests of a company's employees with those of the company's shareholders.

Exchange Traded Fund, (ETF)

An exchange-traded fund is an investment fund traded on stock exchanges, much like stocks. An ETF holds assets such as stocks, commodities, or bonds, and trades close to its net asset value over the course of the trading day. Most ETFs track an index, such as a stock index or bond index.

Filing Status

Filing status is used when computing taxable income under the federal income tax system in the United States. The federal tax filing status defines the type of tax return form an individual will use. Filing status is based on marital status and family situation.

Fixed Annuity

An insurance contract in which the insurance company increases the value of the contract by a guaranteed rate. The insurance company also guarantees the principal.

Fixed Decrease

The payoff of a non-inflatable cost that is currently included in the net monthly expenses such as a mortgage payment, or car payment etc.

Fixed Increase

The addition of a fixed expense to current net monthly expenses such as a premium from a term life insurance policy, or a car payment etc.

Future Cash Flows

The inflow or outflow, either monthly or annually, of money into or from retirement assets. Cash flows can be considered taxable or non-taxable and may have a percentage increase included with them.

Future Monthly Expense Changes

The increase or decrease in your current monthly expenses after tax, at some point in the future.

Governmental 457(b)

A non-qualified, deferred compensation plan established by state and local governments, tax-exempt governments and tax-exempt employers. Eligible employees are allowed to make salary deferral contributions to a 457(b) plan.

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Guaranteed Income Benefit Annuities

A Guaranteed Income Benefit option is available through the use of a rider, often for an additional cost, on an annuity which is an add-on to the basic contract. The guaranteed income benefit rider can be added to a variable annuity or a fixed indexed annuity. The rider helps a client pre-determine the amount of a benefit at a future point in time. Once the rider is triggered income will be guaranteed for the remainder of the annuitant's life.

Guaranteed % Increase

The rate of increase in the benefit amount of the annuity, once income is turned on. Used with annuity products where the insurance company guarantees an increase over a period of time.

Income Tax Deductions

A deduction or subtraction from gross income which may reduce taxes owed. Deductions arise from various types of expenses incurred by a taxpayer.

In-Force Life Policies

Life insurance or Long Term Care insurance policies that are currently being funded and providing coverage to the insured.

Indexed Annuity

A special class of annuities that yields returns on your contributions based on a specified equity-based index. These annuities can be purchased from an insurance company, and similar to other types of annuities, the terms and conditions associated with payouts will depend on what is stated in the original annuity contract.

Inflatable Decrease

The payoff of an inflatable cost that is currently included in the net monthly expenses such as a college expense, or travel expense etc.

Inflatable Increase

The addition of an inflatable expense to current net monthly expenses such as a college expense, or travel expense etc.

Inflation Rate

A general increase in prices and fall in the purchasing value of money.

Inflation Type — Compound

The increase in the value of a benefit over time. The inflation amount that is added to the benefit should increase each year. A benefit with a compound inflation rider will increase faster than a benefit with a simple inflation rider.

Inflation Type — Simple

The increase in the value of a benefit over time. The inflation amount that is added to the benefit is the same each year. A benefit with a simple inflation rider will increase slower than a benefit with a compounding inflation rider.

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Insurance Needed

The amount of life insurance death benefit needed to keep the surviving spouse above a determined amount or from running out of funds.

Investment Vehicle

A product used by investors with the intention of having positive returns. Investment vehicles can be low-risk, such as certificates of deposit (CDs) or bonds, or can carry a greater degree of risk such as with stocks, options and futures. Other types of investment vehicles include variable annuities, collectibles (art or coins, for example), mutual funds and exchange-traded funds (ETFs).

Keogh Plan

A tax deferred pension plan available to self-employed individuals or unincorporated businesses for retirement purposes. A Keogh plan can be set up as either a defined-benefit or defined-contribution plan, although most plans are defined contribution.

Minimum Retirement Funds

The total amount of retirement funds a client would always like to have on reserve. If the analysis drops below this selected value, a yellow line will appear on the analysis.

Mode

Referring to frequency of payment such as monthly, quarterly or annual regarding annuities, cash flows, etc.

Money Market Account

An interest-bearing account that typically pays a higher interest rate than a savings account, and which provides the account holder with limited check-writing ability. A money market account thus offers the account holder benefits typical of both savings and checking accounts.

Monthly Cash Flows

The movement of money into, or out of, retirement funds on a monthly basis.

Monthly Contributions

An amount contributed to a retirement asset on a monthly basis.

Monthly Premium

The monthly cost for financial protection products such as Life or Long Term Care Insurances.

Municipal Bonds

A debt security issued by a state, municipality or county to finance its capital expenditures. Municipal bonds are exempt from federal taxes and from most state and local taxes, especially if you live in the state in which the bond is issued.

Mutual Fund

An investment vehicle that is made up of a pool of funds collected from many investors for the purpose of investing in securities such as stocks, bonds, money market instruments and similar assets. Mutual funds are operated by money managers, who invest the fund's capital and attempt to produce capital gains and income for the fund's investors. A mutual fund's portfolio is structured and maintained to match the investment objectives stated in its prospectus.

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Needed Balance at Retirement

The total amount of financial assets needed at the client's date of retirement in order to either stay above a specific dollar value or to keep a client from running out of funds.

Net Monthly Cash Flow

After tax monthly income minus net monthly expenses. Values in green indicate a positive monthly cash flow while values in red show a negative monthly cash flow.

Net Monthly Expenses

The amount of money (after tax), needed each month to pay your living expenses such as rent, mortgage, electricity, water, or food etc.

Net Monthly Income

The amount of money clients make per month after taxes.

Non-Deductible Traditional IRA

In a Non-Deductible Traditional IRA, contributions are non-deductible, meaning that you fund them with after-tax money. Earnings are taxed as ordinary income if you withdraw them from a Non-Deductible Traditional IRA.

Non-Qualified

There are 2 kinds of non-qualified assets, but both are funded with after-tax dollars. For non-qualified annuities, the tax on the earnings is deferred until a distribution from the contract occurs, and there is a federal 10% additional tax penalty and may also be a surrender or withdrawal charge for early withdrawal. The 2nd kind is often called capital gain assets, such as stocks and mutual funds. Taxes are paid on dividends or capital gains that are distributed each year. Capital gains taxes (whether shortterm or long-term) are paid when the assets are sold.

Note: The software assumes no yearly dividend or capital gains tax on mutual funds and realizes all capital gains tax at the time of sale.

Other

An investment that doesn't readily fit into any of the selections provided in the software.

Payout

In terms of financial investments like annuities, single payouts occur over the life of the owner while joint payouts continue for the life of the owner plus the spouse.

Pension Benefits

A payment beginning when a person retires that can run for a specific period but usually for the life of the retired employee.

Pension COLA

A COLA, also known as a Cost-of-Living Adjustment is an adjustment made annually to a pension benefit payment in order to help counteract the effects of inflation.

% Change

The percent of increase or decrease in the value of a cash flow adjusted annually.

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% of Needed Expenses in Retirement Percentage of before retirement expenses that will be needed in retirement. If this percentage is 90%, clients will be decreasing their spending by 10% beginning on the first day of retirement.

Period Certain Annuities

An annuity that provides guaranteed payments to an annuitant for a specified period of time.

Permanent Life Insurance

Insurance that provides death benefit protection for the insured's entire lifetime assuming the policy remains active and generally provide the opportunity to build a cash value.

Policy End Date

The date at which a term life policy expires and coverage stops.

Profit Sharing Plan

A plan that is intended to give employees a share in the profits of the company by contributing them to the plan. Each employee generally receives a percentage of the employees compensations as a contribution to the plan.

Projected After Retirement Rate of Return

The Rate of Return a client expects to receive on assets from the first day of retirement throughout the rest of their lives.

Projected Annual Salary Increase %

Percentage that your salary is projected to increase annually, until retirement.

Projected Before Retirement Rate of Return

The Rate of Return a client expects to receive on assets being accumulated for retirement during their working years and up until the date of retirement.

Projected Federal Tax Rate

The percentage at which an individual is expected to be taxed. The tax rate is the tax imposed by the federal government based on an individual's taxable income. The United States uses a progressive tax rate system, where the percentage of tax owed increases as taxable income increases.

Projected Monthly Expense

The current monthly cost of long term care, increased by the Cost Increase %, until the projected age the client enters the facility.

Projected Retirement Date

A hypothetical date on which you would like to retire. It is assumed that employment income and contributions will stop at this time.

Projected State Tax Rate

The percentage at which an individual is expected to be taxed. The tax rate is the tax imposed by some states based on an individual's taxable income.

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Provisional Income

The level of income that is used to determine whether a taxpayer is liable for tax on his or her Social Security benefits, and by how much.

Qualified Plan

A qualified plan is one where before tax money can be deposited and can grow tax deferred until withdrawn. Contribution limits apply to all arrangements and plans, as do penalties for early withdrawal. Examples include but are not limited to 401(k), 403(b), and Traditional IRA's.

Note: Even though these arrangements and plans provide for tax deferral in the accumulation period, upon withdrawal, each dollar may be subject to tax.

Real Estate Investment Trust, (REIT)

A REIT is a type of security that invests in real estate through property or mortgages and often trades on major exchanges like a stock. REITs provide investors with an extremely liquid stake in real estate. They receive special tax considerations and typically offer high dividend yields.

Reimbursement Long Term Care Policy

Reimbursement policies require the insured to provide receipts to insurance companies for services and care received. The client will pay the cost directly and will then be reimbursed by the insurance company.

Retirement Assets

Any asset you have set aside or earmarked for retirement years. Examples include but are not limited to a 401(k), Roth IRA, and Traditional IRA.

Retirement Funds

The total amount of retirement funds at specific point in time. This number takes into consideration, rate of return and monthly or annual cash flows.

Risk

With regard to investing, the risk of losing money in an investment.

Roth 401(k)

An employer-sponsored investment account that is funded with after-tax money. After the plan participant reaches age 59.5, withdrawals of any money from the account (including investment gains) are tax-free as long as certain requirements are met.

Roth IRA

A Roth IRA, provides for tax-free withdrawals if certain requirements are met. The Roth IRA is an individual retirement arrangement allowing a person to set aside after-tax income up to a specified amount each year.

Salary Reduction Simplified Employee Pension Plan, (SARSEP)

A plan offered by small companies typically those with fewer than 25 employees that allows employees to make pretax contributions to their SEP Individual Retirement Accounts (IRA's) through salary reduction. This type of plan cannot be setup today.

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Savings Account

A transactional deposit account held at a financial institution that allows for withdrawals and deposits. Money held in a savings account is very liquid, and can be withdrawn using automated cash machines and electronic debits, among other methods.

SEP IRA

(Simplified Employee Pension Individual Retirement Arrangement), a retirement arrangement to have contributions from a SEP plan that an employer or self-employed individuals can establish. The employer is allowed a tax deduction for contributions made to the SEP IRA plan and makes contributions on a discretionary basis.

Simple IRA

(Savings Incentive Match Plan for Employees Individual Retirement Accounts), a retirement arrangement to hold contributions from a SEP plan that may be established by employers, including self-employed individuals, sole proprietorships and partnerships with 100 or fewer employees. The SIMPLE IRA allows eligible employees to contribute part of their pretax compensation to the plan. This means the tax on the money is deferred until it is distributed.

Social Security Benefit

The monetary benefits received by retired workers who have paid into the Social Security system during their working years.

Social Security Cost-of-Living Adjustment, (COLA)

A COLA, also known as a Cost-of-Living Adjustment, is an annual adjustment made to Social Security benefit payments in order to help counteract the effects of inflation.

Single Premium Immediate Annuity, (SPIA)

Single Premium Immediate Annuity products offer guaranteed payments to an annuitant. The SPIA provides guaranteed payments for a specified period of time (period certain), or lifetime payout.

Start Date

The date that the cash flow begins or insurance coverage starts.

Stock

A type of security that signifies ownership in a corporation and represents a claim on part of the corporation's assets and earnings.

Tax Classification

Category of an asset with specific rules regarding how and when contributions, earnings, and withdrawals will be taxed. Examples include: 1099 Interest, Non-Qualified, Qualified, and Tax-Free.

Term Life Insurance

Life insurance that pays a death benefit in the event of death of the insured during a specified term, typically a 10, 20, or 30 year period.

Total LTC Costs

Total amount of costs that your client may face for the duration of his/her stay in a Long Term Care facility.

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Total Portfolio Value

A total value of the retirement assets, single premium immediate annuities, and guaranteed income benefit annuities.

Traditional IRA

An Individual Retirement Arrangement to which you contribute pre-tax or after-tax dollars, and which allows your money to grow tax-deferred. When you make withdrawals they're treated as current income.

Value

The value of a retirement asset on the date of the analysis.

Variable Annuity

An insurance contract in which, the dollars are allocated to various sub accounts, which may lose value.

Withdrawal %

The amount of money withdrawn annually from retirement assets divided by the beginning balance of total retirement assets.

Years of Care Needed

The projected amount of time a client will stay in a long term care facility.

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