



Financial Analysis Today, Tomorrow and Into the Future

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Introduction

Are you concerned about potential issues surrounding your retirement?

Whether you are making long range plans, close to retirement, or are already retired, we can help you to create a clearer picture of your financial future.

Good News

Today, many people are living longer than ever before. That means that some folks may live 20, 30 or even 40 years in retirement.



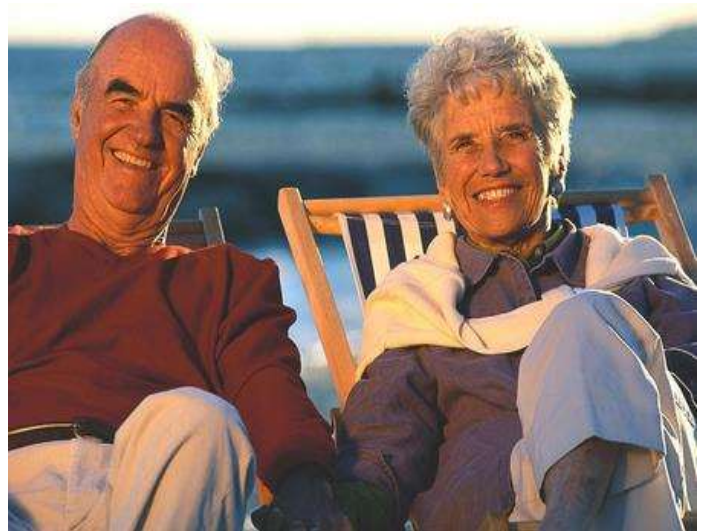
Bad News

Unfortunately, many folks have no idea what it takes to survive financially throughout retirement. Their main concern is... **“will we outlive our money?”**



Good News

We can help give you a **clearer picture** of what your retirement years may look like.



Bad News

Many people planning for retirement are affected by the “Lump Sum Illusion.” This occurs when a person feels comfortable with a large sum in their retirement portfolio, but hasn’t determined how long it will last.

How much money you accumulate at retirement is an important piece of your puzzle, but by itself it doesn’t mean as much as you think.

Example

- Dan & Sheryl are 53 & 47.
- Dan earns \$60,000 per year
- Sheryl earns \$48,000 per year.
- Both would like to retire in 10 years.
- Total liquid assets = \$508,351.
- Monthly budget equals \$7,000.



This is a hypothetical example. The characters in this example are fictional only. Your actual experience will vary.

Outcome

A financial short-fall may be on the horizon.

Based on their spending habits and their sources of income such as Retirement Accounts, Social Security and Pensions and using reasonable projections in a detailed analysis.....

**Without any changes they may
run out of money 14 years into retirement!**

This is a hypothetical example. The characters in this example are fictional only. Your actual experience will vary.

What Does Your Financial Future Look Like?



How Much is Enough

What You Need Today to Cover Tomorrow

Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow		Annuity Account Value	Retirement Funds
2037	76	76	\$795	\$4,592	\$0	\$0	\$5,356	\$9,792	-\$4,435	12.78%	\$0	\$384,175
2038	77	77	\$795	\$4,675	\$0	\$0	\$5,438	\$10,036	-\$4,597	13.94%	\$0	\$330,646
2039	78	78	\$795	\$4,759	\$0	\$0	\$5,521	\$10,290	-\$4,768	18.58%	\$0	\$269,241
2040	79	79	\$795	\$4,845	\$0	\$0	\$5,607	\$10,554	-\$4,946	25.10%	\$0	\$201,679
2041	80	80	\$795	\$4,932	\$0	\$0	\$5,693	\$8,702	-\$3,008	24.67%	\$0	\$151,936
2042	81	81	\$795	\$5,021	\$0	\$0	\$5,781	\$7,850	-\$2,068	22.32%	\$0	\$118,026
2043	82	82	\$795	\$5,111	\$0	\$0	\$5,871	\$8,122	-\$2,250	25.73%	\$0	\$87,662
2044	83	83	\$795	\$5,203	\$0	\$0	\$5,962	\$8,406	-\$2,443	37.13%	\$0	\$55,121
2045	84	84	\$795	\$5,297	\$0	\$0	\$6,055	\$8,702	-\$2,646	66.32%	\$0	\$18,566
2046	85	85	\$795	\$5,392	\$0	\$0	\$6,149	\$9,010	-\$2,860	100.00%	\$0	\$0

We Can Help You Answer the Following Questions

- Can I continue my present lifestyle in retirement?
- When can I retire without running out of money?
- How could my situation change during challenging economic times?
- How would it affect my family if I die prematurely?
- How would it affect my family if I enter a nursing facility?
- What are the possible solutions if my situation changes?

We Can Help You Answer the Following Questions

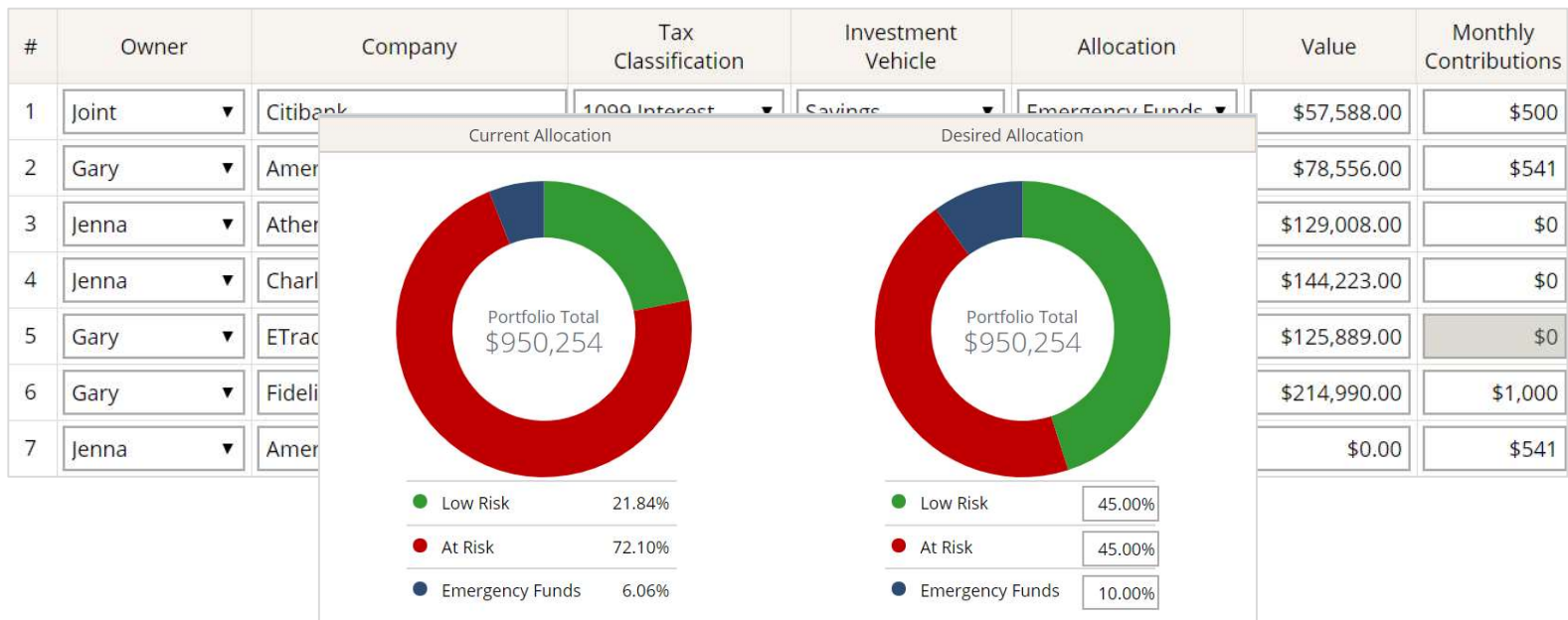
1. Can I continue my present standard of living into and through my retirement years?
2. When can I retire without running out of money?
3. How can optimizing my Social Security benefit help my specific situation?
4. How could my situation change during challenging economic times?
5. How would it affect my family if I die prematurely?
6. How would it affect my family if I enter a nursing facility?
7. What are the possible solutions if my situation changes?

3 Simple Steps

- We will gather data to provide you with a customized analysis.
- We will discuss and decide on conservative estimates specific to your personal situation.
- We will be there to help guide you anytime questions or concerns may arise now and into the future.

Where are your assets

Bringing everything together into one plan



Will You Have Enough?

What You Need Today to Cover Tomorrow

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2046	85	85	\$795	\$5,392	\$0	\$0	\$6,149	\$9,010	-\$2,860	100.00%	\$0	\$0

How Much is Enough

Make sure this is you!

Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow		Annuity Account Value	Retirement Funds
2053	92	92	\$795	\$7,995	\$1,697	\$0	\$9,976	\$11,564	-\$1,587	1.00%	\$0	\$801,868
2054	93	93	\$795	\$8,139	\$1,697	\$0	\$10,111	\$11,994	-\$1,882	1.54%	\$0	\$789,581
2055	94	94	\$795	\$8,286	\$1,697	\$0	\$10,249	\$12,443	-\$2,193	2.13%	\$0	\$772,827
2056	95	95	\$795	\$8,435	\$1,697	\$0	\$10,388	\$12,911	-\$2,522	2.76%	\$0	\$751,540
2057	96	96	\$795	\$8,587	\$1,697	\$0	\$10,530	\$13,400	-\$2,869	3.47%	\$0	\$725,476
2058	97	97	\$795	\$8,741	\$1,697	\$0	\$10,675	\$13,910	-\$3,234	4.29%	\$0	\$694,366
2059	98	98	\$795	\$8,899	\$1,697	\$0	\$10,822	\$14,443	-\$3,620	5.25%	\$0	\$657,961
2060	99	99	\$795	\$9,059	\$1,697	\$0	\$10,972	\$15,000	-\$4,027	6.39%	\$0	\$615,973
2061	100	100	\$795	\$9,222	\$1,697	\$0	\$11,125	\$15,581	-\$4,455	7.74%	\$0	\$568,343
2062	101	101	\$795	\$9,388	\$1,697	\$0	\$11,280	\$16,188	-\$4,907	9.43%	\$0	\$514,763

Our Offer to You

Working together to get an initial look at your retirement picture



Our Offer to You

Creating a financial plan today that can be updated into the future

- Easy to understand analysis specific to your situation.
- Addresses many of your financial concerns.
- Gives you answers to important questions.
- Can provide a sound strategy now and into the future.
- Annual reviews to keep you on track.

We Will Be With You Momentarily

This software program provides projections based on assumptions and information provided by the client. It cannot make definitive projections into the future. Also it is not a comprehensive financial planning tool. Any recommendations to buy or sell securities products need to be made by a properly licensed representative. Insurance Products may be sold as a result of this analysis. Please note that the individual providing this analysis does not give legal or tax advice. Please consult your tax advisor or attorney.