

CONFIDENTIAL

FINANCIAL ANALYSIS

FOR

BILL & MARY RETIREE

AUGUST 08, 2019

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## Employment & Salary Information

Bill is currently **retired**.

Mary is currently employed with **IBM** and earns a gross monthly salary of **\$5,000**.

## Projected Retirement Date

Bill is currently **retired** and Mary is projected to retire on **December 1, 2020**.

## Social Security Information

Bill will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of **\$3,400** per month at age **70**, we are projecting a **2.50%** cost of living increase for life.

Mary will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of **\$1,000** per month at age **66 and 1 months**, we are projecting a **2.50%** cost of living increase until age **70**.

Next, Mary will use a Primary Benefit Strategy and will collect Social Security benefits in the amount of **\$2,293** per month at age **70**, we are projecting a **2.50%** cost of living increase for life.

## Pension Information

Bill is currently receiving a Pension Benefit starting at age **65** in the amount of **\$1,050** per month, and we are projecting a **0.00%** cost of living increase for life. If Bill were to pass away, Mary would receive **0.00%** of Bill's benefit amount.

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## Future Cash Inflows or Outflows

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

Owner	Reason	Adjustment	Amount	Start Date	End Date
Bill		Annual Transfer	\$25,000	1/2018	1/2022
Bill		Monthly Inflow	\$0		Life

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## Pre-Retirement

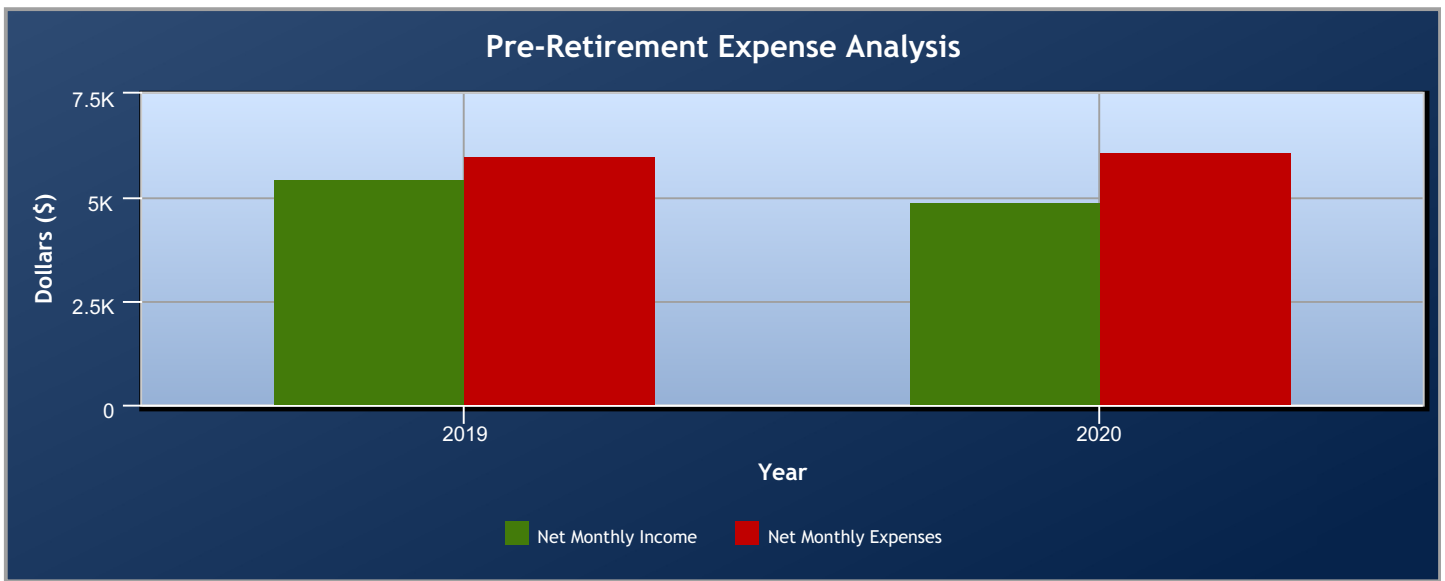
The Pre-Retirement Summary shows your projected monthly income in comparison to your projected monthly expenses. The Net Monthly Cash Flow column represents either the surplus or deficit you are projected to have each month. This analysis runs from today until the first day of retirement.

Year	Bill 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	Retirement Funds
										\$135,000	\$596,000
2019	69	65	\$5,000	\$100	\$1,050	\$0	\$5,440	\$6,009	-\$568	\$139,394	* \$621,112
2020	70	66	\$5,000	\$100	\$5,450	\$0	\$9,303	\$6,092	\$3,211	\$143,933	\$647,049

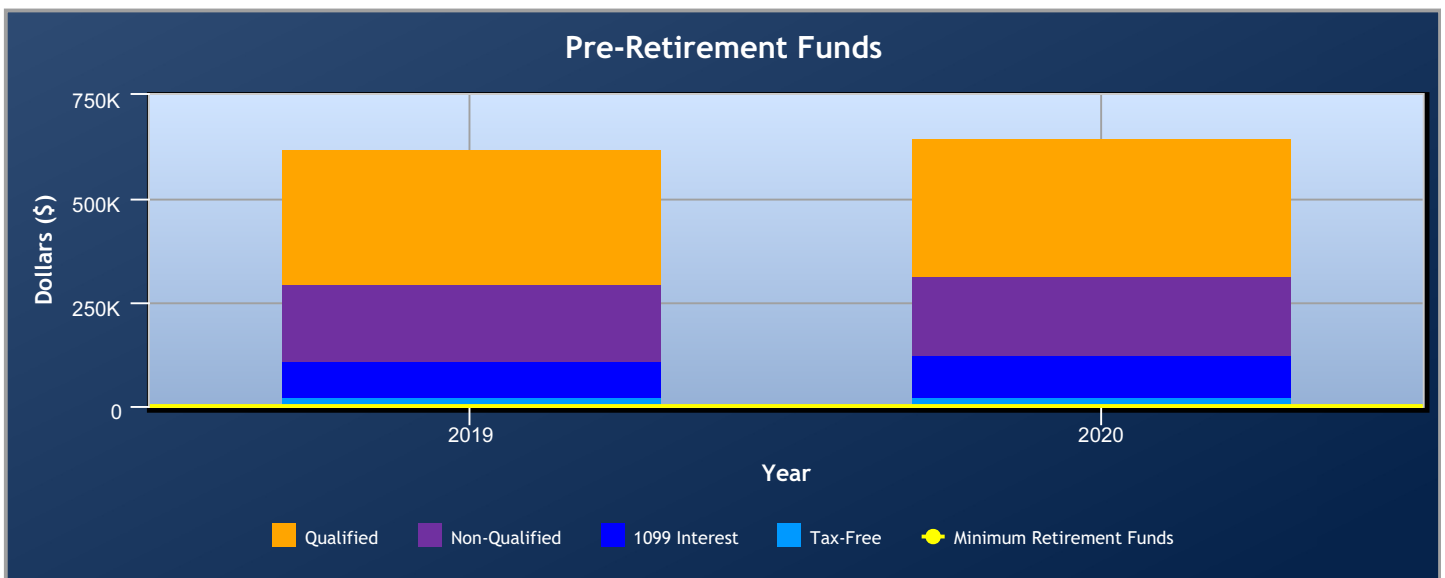
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## Pre-Retirement Charts



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



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

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## Retirement

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

Year	Bill 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
										\$143,933	\$647,049
2020	70	66	\$1,050	\$4,400	\$0	\$0	\$4,888	\$6,099	-\$1,210	\$144,352	* \$648,151
2021	71	67	\$1,050	\$4,510	\$0	\$0	\$5,511	\$6,191	-\$679	\$149,487	\$666,539
2022	72	68	\$1,050	\$4,623	\$0	\$0	\$5,623	\$6,284	-\$660	\$154,803	\$683,976
2023	73	69	\$1,050	\$4,738	\$0	\$0	\$5,737	\$6,378	-\$640	\$160,309	\$701,401
2024	74	70	\$1,050	\$6,046	\$300	\$0	\$7,324	\$6,474	\$850	\$163,886	\$723,620
2025	75	71	\$1,050	\$6,197	\$300	\$0	\$7,432	\$6,571	\$861	\$163,462	\$762,654
2026	76	72	\$1,050	\$6,352	\$300	\$0	\$7,578	\$6,669	\$909	\$162,821	\$803,148
2027	77	73	\$1,050	\$6,511	\$300	\$0	\$7,727	\$6,769	\$958	\$161,952	\$845,171
2028	78	74	\$1,050	\$6,674	\$300	\$0	\$7,881	\$6,871	\$1,010	\$160,838	\$888,774
2029	79	75	\$1,050	\$6,840	\$300	\$0	\$8,038	\$6,974	\$1,064	\$159,466	\$933,957
2030	80	76	\$1,050	\$7,011	\$300	\$0	\$8,199	\$7,078	\$1,121	\$157,820	\$980,776
2031	81	77	\$1,050	\$7,187	\$300	\$0	\$8,365	\$7,185	\$1,180	\$155,920	\$1,029,235
2032	82	78	\$1,050	\$7,366	\$300	\$0	\$8,533	\$7,292	\$1,241	\$153,716	\$1,079,393
2033	83	79	\$1,050	\$7,551	\$300	\$0	\$8,708	\$7,402	\$1,306	\$151,231	\$1,131,240
2034	84	80	\$1,050	\$7,739	\$300	\$0	\$8,885	\$7,513	\$1,372	\$148,454	\$1,184,202
2035	85	81	\$1,050	\$7,933	\$300	\$0	\$9,068	\$7,625	\$1,443	\$145,372	\$1,238,047
2036	86	82	\$1,050	\$8,131	\$300	\$0	\$9,254	\$7,740	\$1,514	\$141,972	\$1,292,699
2037	87	83	\$1,050	\$8,334	\$300	\$0	\$9,446	\$7,856	\$1,590	\$138,242	\$1,348,095
2038	88	84	\$1,050	\$8,543	\$300	\$0	\$9,643	\$7,974	\$1,669	\$134,171	\$1,404,185
2039	89	85	\$1,050	\$8,756	\$300	\$0	\$9,843	\$8,093	\$1,750	\$129,809	\$1,460,839
2040	90	86	\$1,050	\$8,975	\$300	\$0	\$10,050	\$8,215	\$1,835	\$125,150	\$1,518,026
2041	91	87	\$1,050	\$9,200	\$300	\$0	\$10,262	\$8,338	\$1,924	\$120,193	\$1,575,812
2042	92	88	\$1,050	\$9,430	\$300	\$0	\$10,478	\$8,463	\$2,015	\$114,935	\$1,634,173
2043	93	89	\$1,050	\$9,665	\$300	\$0	\$10,698	\$8,590	\$2,108	\$109,376	\$1,693,063
2044	94	90	\$1,050	\$9,907	\$300	\$0	\$10,924	\$8,719	\$2,205	\$103,603	\$1,752,404
2045	95	91	\$1,050	\$10,155	\$300	\$0	\$11,156	\$8,850	\$2,306	\$97,626	\$1,812,355
2046	96	92	\$1,050	\$10,409	\$300	\$0	\$11,393	\$8,982	\$2,411	\$91,458	\$1,872,847
2047	97	93	\$1,050	\$10,669	\$300	\$0	\$11,636	\$9,117	\$2,519	\$85,115	\$1,934,161
2048	98	94	\$1,050	\$10,935	\$300	\$0	\$11,884	\$9,254	\$2,630	\$78,720	\$1,996,306
2049	99	95	\$1,050	\$11,209	\$300	\$0	\$12,140	\$9,393	\$2,747	\$72,297	\$2,059,356

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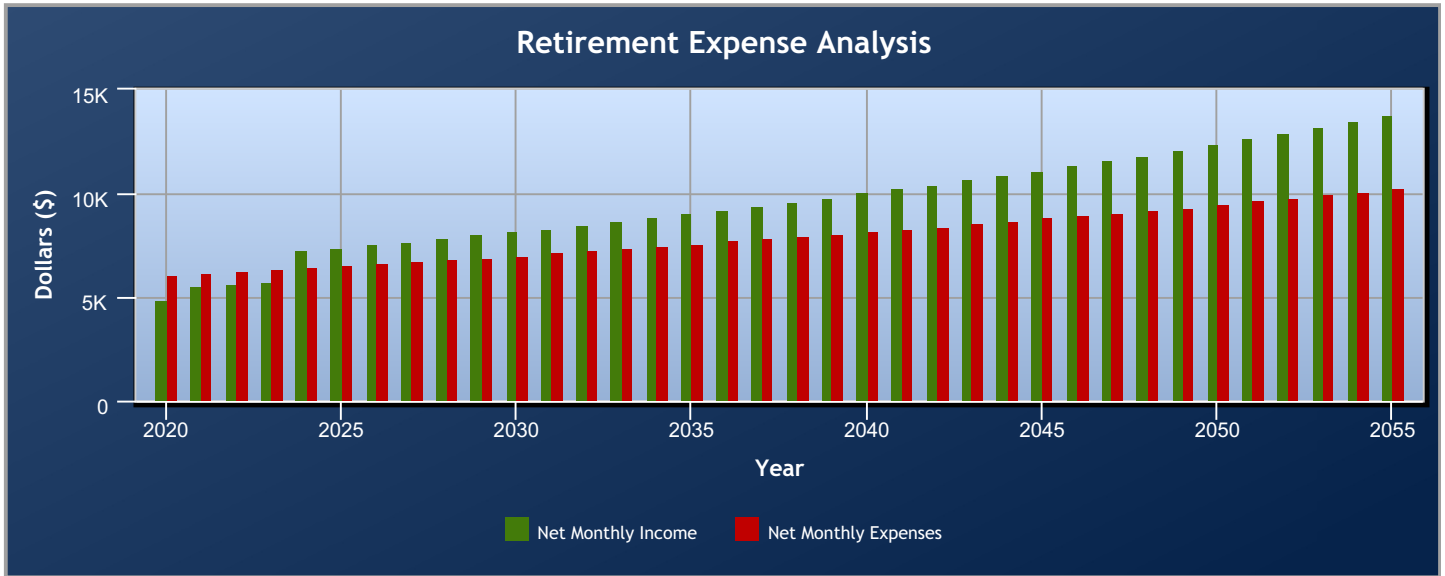
## Retirement Continued

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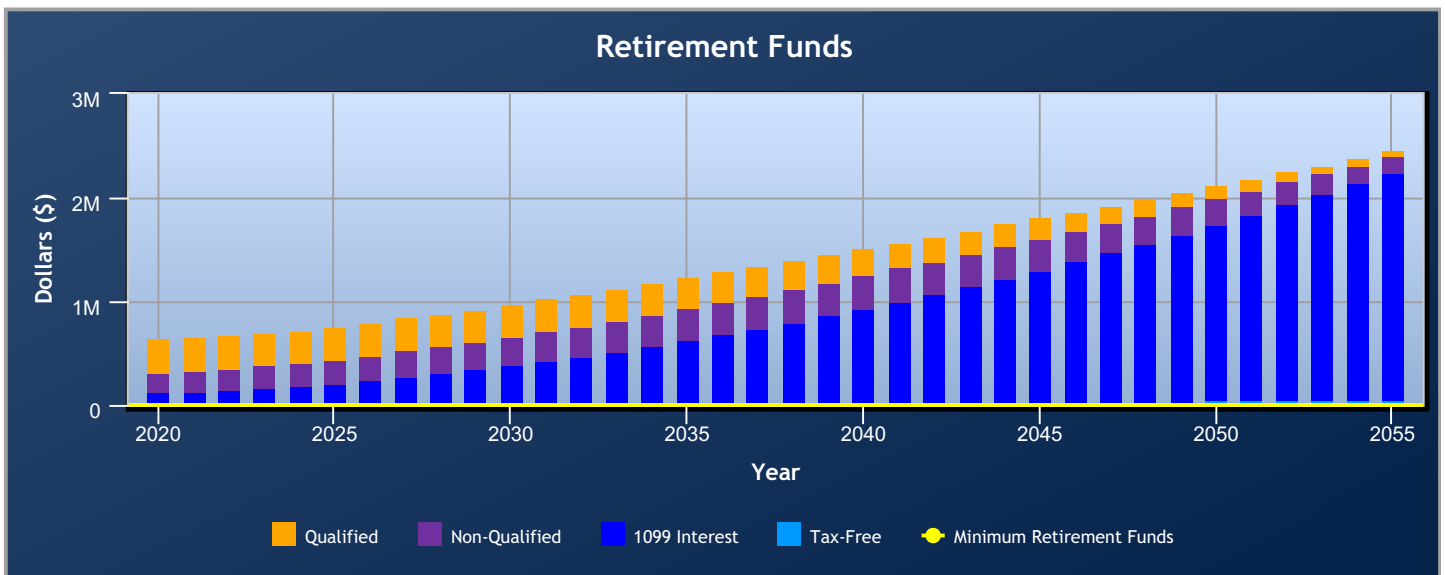
Year	Bill Age	Mary Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2050	100	96	\$1,050	\$11,489	\$300	\$0	\$12,402	\$9,534	\$2,868	\$65,874	\$2,123,427
2051	101	97	\$1,050	\$11,776	\$300	\$0	\$12,670	\$9,677	\$2,993	\$59,480	\$2,188,545
2052	102	98	\$1,050	\$12,071	\$300	\$0	\$12,945	\$9,822	\$3,123	\$53,149	\$2,254,741
2053	103	99	\$1,050	\$12,373	\$300	\$0	\$13,227	\$9,969	\$3,258	\$47,038	\$2,321,910
2054	104	100	\$1,050	\$12,682	\$300	\$0	\$13,516	\$10,119	\$3,397	\$41,175	\$2,390,218
2055	105	101	\$1,050	\$12,999	\$300	\$0	\$13,812	\$10,270	\$3,542	\$35,592	\$2,459,712

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## Retirement Charts



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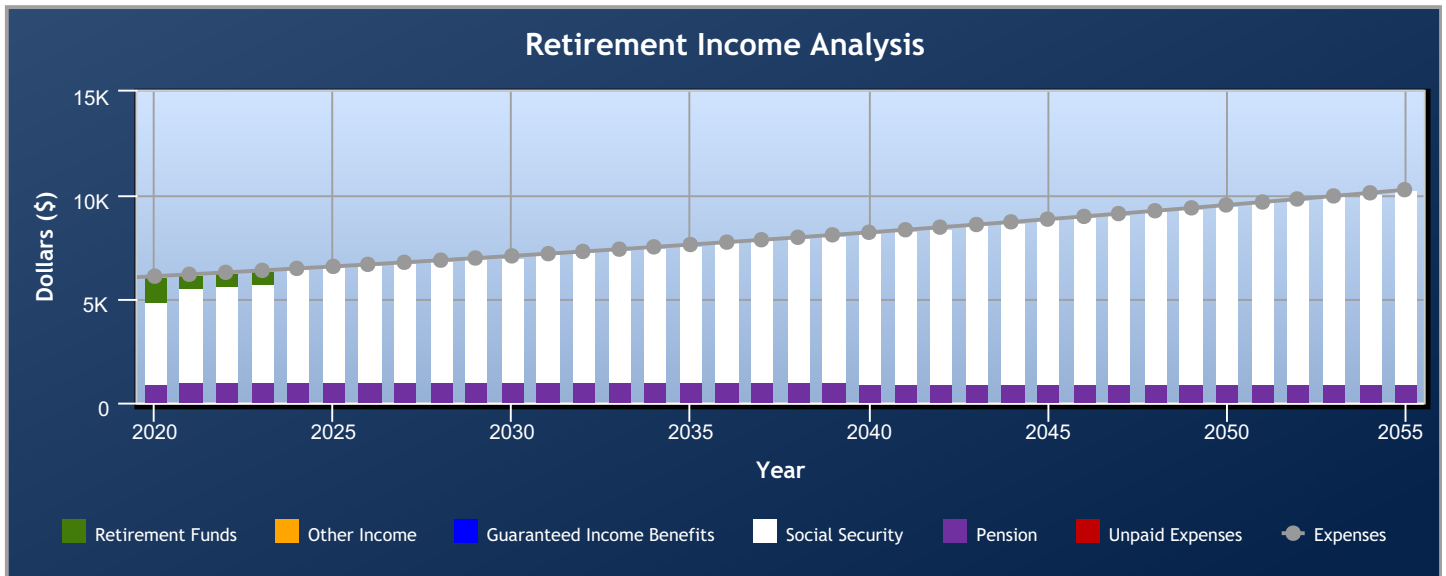


The **Retirement Funds** graph above shows the make-up of your **Retirement Funds**. Retirement Fund assets are classified as **Qualified** – Orange, **Non-Qualified** – Purple, **1099 Interest** – Blue or **Tax-Free** – Light Blue. The yellow line on the graph represents the **Minimum Retirement Funds**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

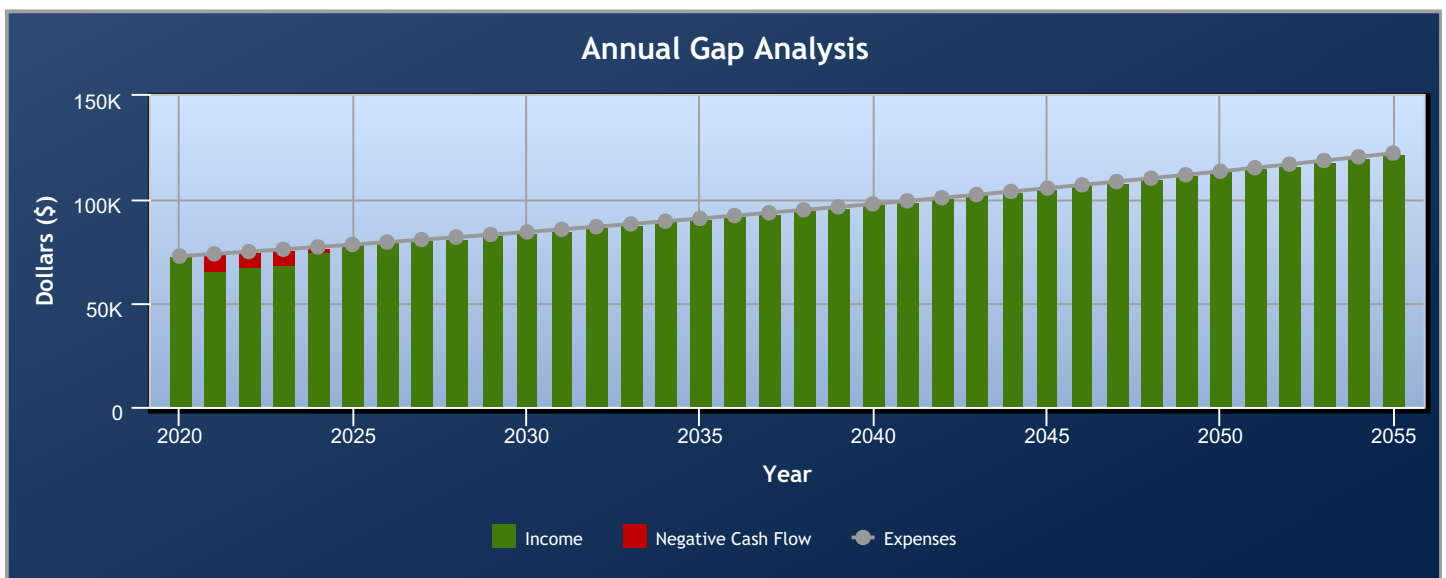
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## Retirement Charts Continued



The **Retirement Income Analysis** graph above shows your monthly expenses using the gray dotted line. The different colors on each bar show how your income need is paid. Types of funds used for payment of income need are as follows: **Retirement Funds** – Green, **Other Income** – Orange, **Income Benefit Annuities** – Blue, **Social Security** – White, **Pension** – Purple and **Unpaid Expenses** in Red. If any part of the bar in a specific year is red, it indicates you are out of retirement funds and cannot meet your monthly expense need.



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

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## 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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