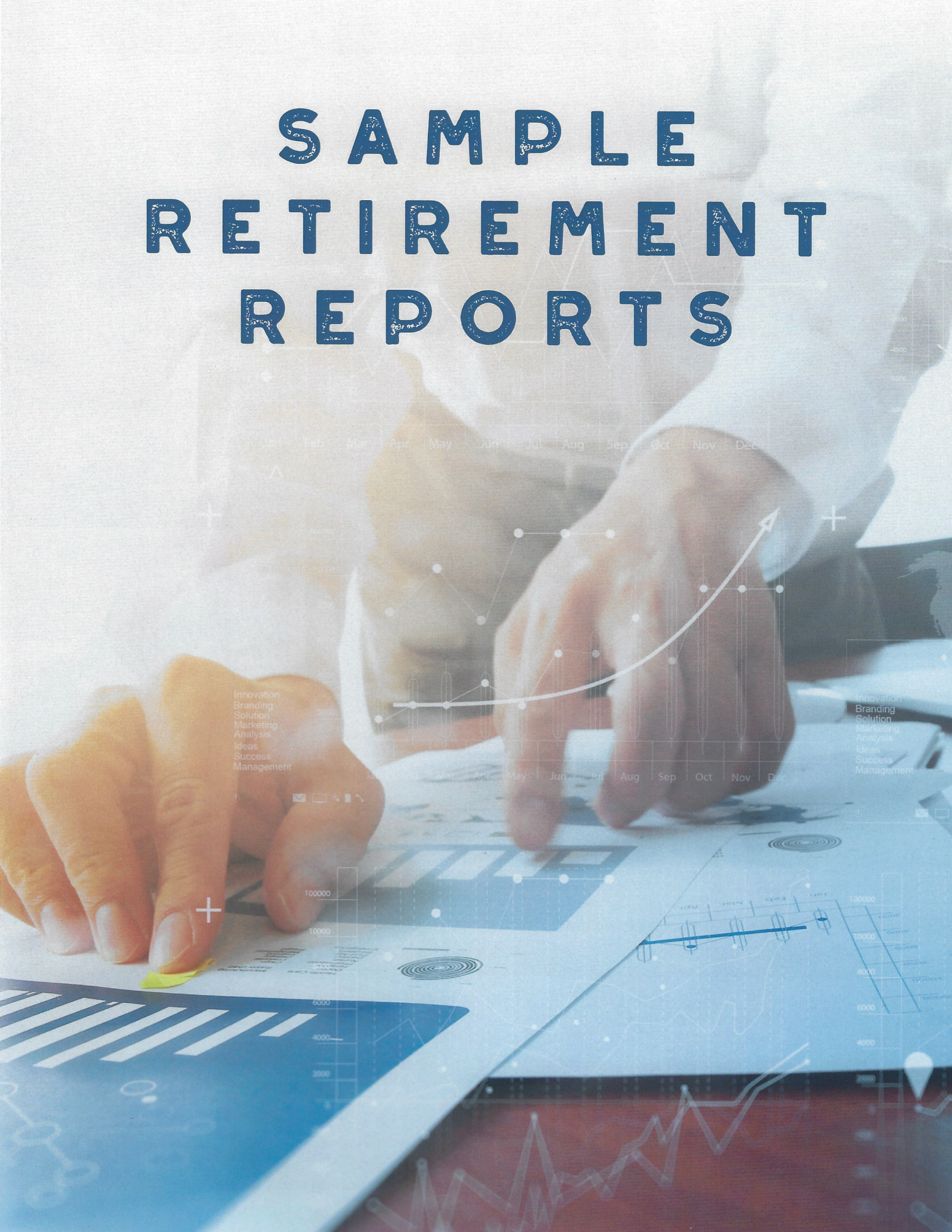


# SAMPLE RETIREMENT REPORTS



Innovation  
Branding  
Solution  
Marketing  
Analysis  
Ideas  
Success  
Management

Innovation  
Branding  
Solution  
Marketing  
Analysis  
Ideas  
Success  
Management

100000  
10000

100000  
10000

6000  
4000  
3000

100000  
10000  
8000  
6000  
4000  
2000



# FINANCIAL REPORTS

---

Not all client scenarios are the same — the proprietary software reports and financial analysis provided by our strategic partners, including CFPs®, helps ensure we have the tools to craft strategies for our clients.



**Rule of 100**



**Color of Money**



**Custom Annuity  
Policy Review**



**Custom Life Policy Review**



**Financial Overview**



**Found Money**



**Income Aviator**



**Retirement Compass**



**Social Security Maximization**





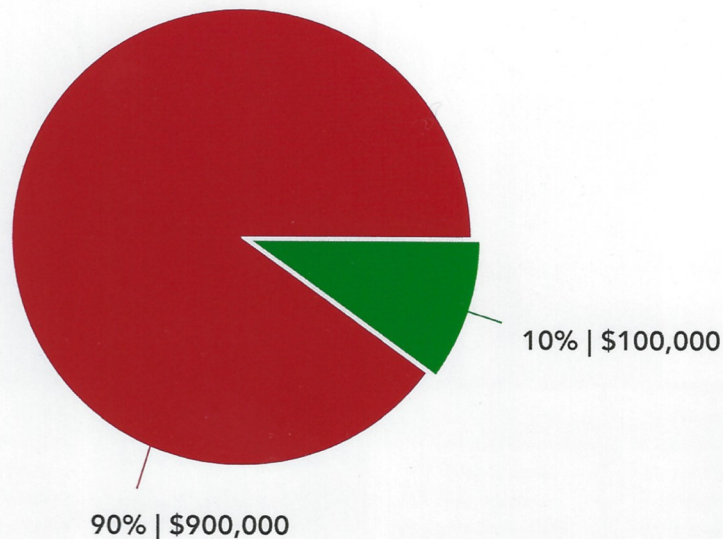


# RULE OF 100

---

The Rule of 100 report provides a quick snapshot of how much of your retirement accounts should be exposed to risk and potential loss based on your age. The illustrations found in the report provide a comparison of your existing risk and desired risk level.

## Asset Allocation



This scenario uses your chronological age to determine your exposure to risk. Using the information provided by you for this analysis, applying The Rule of 100 and your desired age variable to your current asset allocation, it appears that you are potentially overexposed to Red Money by 55%.

In order to balance your portfolio in accordance with the recommended risk tolerance, as calculated by this analysis, we recommend that \$550,000 of your assets be transferred from Red Money instruments into Green Money instruments.

**Red Money** – These assets are subject to risk and can lose value but provide opportunity for growth. They can go up and down, and may not have a minimum guarantee.

**Green Money** – Although not guaranteed, these assets are likely to maintain their value. There may be a minimum guarantee.

Guarantees are based on the claims-paying ability of the issuing insurance company.

## SAMPLE REPORT

---





# COLOR OF MONEY

The Color of Money report illustrates your risk exposure with your current assets, comparing your existing level of risk with your desired level of risk. Classifying assets based on level of risk is a critical component to your overall retirement strategy.

YOUR  
**51**  
SCORE

Conservative 1 - 20	Conservative Growth 21 - 40	Balanced 41 - 60	Moderate Growth 61 - 80	Growth 81 - 100
<p>You should generally have 1-20 percent of your assets allocated to growth assets, but the majority should be allocated to assets with less risk. You are risk averse, and your main focus is on principal preservation.</p>	<p>You should generally have 21-40 percent of your assets allocated to growth assets. The remainder should be allocated to assets with less risk. You are somewhat conservative and do not want to have more than 40 percent of your assets exposed to risk.</p>	<p>You should generally have 41-60 percent of your assets allocated to growth assets. The remainder should be allocated to assets with less risk. Moderate growth and a balanced allocation are both important to your long-term success. You understand some risk is necessary in order to potentially get a return greater than inflation.</p>	<p>You should generally have 61-80 percent of your assets allocated to growth assets. The remainder should be allocated to assets with less risk. You are more growth oriented, but you are not comfortable with 100 percent of your assets being exposed to risk – maintaining a small portion of assets with less risk is an important part of your allocation.</p>	<p>You should generally have 81-100 percent of your assets allocated to growth assets. As a growth investor, your primary goal is growing your principal. You understand assets exposed to risk go up and down in value, but you are comfortable heavily investing in them because of the long-term growth potential they may provide.</p>

## SAMPLE REPORT



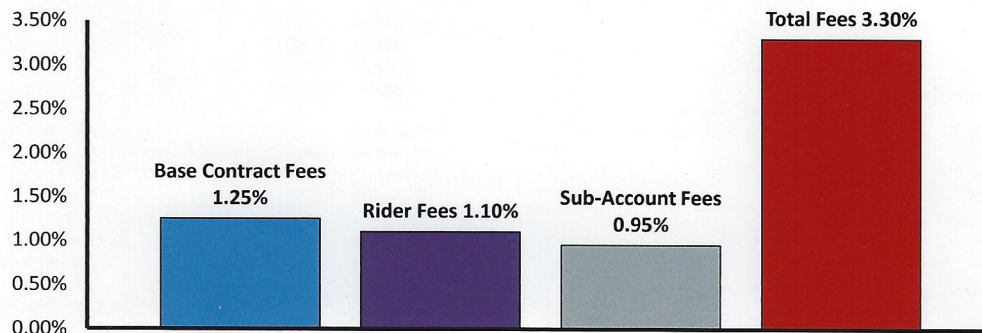


# CUSTOM ANNUITY POLICY REVIEW

This report looks at your current annuity to see if it still meets your needs, or if there is something that might be a better fit.

## Summary

The following chart is a visual representation of estimated annual fees by source.



Base Contract Fees		
	Fee	Cost
Mortality & Expense (M&E)	1.25%	\$1,250
Admin.	0.00%	\$0
Contract Fee		\$0
Distribution Charge	0.00%	\$0
<b>Total Annual Fees</b>	<b>1.25%</b>	<b>\$1,250</b>
Riders		
	Fee	Cost
Standard Death Benefit	0.00%	\$0
GMWB	1.10%	\$1,100
<b>Total Annual Rider Fees</b>	<b>1.10%</b>	<b>\$1,100</b>
Sub-Account Expense		
	Fee	Cost
Average Sub-Account Expense	0.95%	\$950
<b>Effective Fees</b>	<b>0.95%</b>	<b>\$950</b>
Total Fees		
Base Contract Fees	1.25%	\$1,250
Rider Fees	1.10%	\$1,100
Sub-Account Fees	0.95%	\$950
<b>Total Fees</b>	<b>3.30%</b>	<b>\$3,300</b>

## SAMPLE REPORT

Early withdrawals from an annuity may result in loss of principal and credited interest due to surrender charges





# CUSTOM LIFE POLICY REVIEW

The Custom Life Policy Review analyzes your current life insurance policy and helps determine if there may be a more suitable strategy available, and if so, provides possible options.

## Current Policy Info

Insured	John Smith	Face Amount:	\$500,000
Risk Class:	Preferred Non-Tobacco	Planned Premium:	\$20,000
DOB:	1/2/1953	Surrender Value	
		Current:	\$108,243
Carrier:	Current Carrier	At age 65:	\$260,949
Product:	UL	At age 85:	\$172,604
Policy Owner:	Insured	In-force until	
Policy Date:	2/1/1992	Guaranteed:	Age 74
		Using current projections:	Age 87

### Maintaining current death benefit

Purchase a new Lifetime Guaranteed Universal Life policy and maintain the current death benefit of \$500,000.

Carrier	Premium	Face Amount	Guarantee Period	Accelerated Benefits
Current Policy	\$20,000	\$500,000	Guaranteed to Age 74	<input type="checkbox"/>
Company 1	\$12,000	\$500,000	Lifetime	<input type="checkbox"/>
Company 2	\$11,000	\$500,000	Lifetime	<input type="checkbox"/>
Company 3	\$9,430	\$500,000	Lifetime	<input type="checkbox"/>

With no decrease in face amount, the premium can be decreased by 53% and the coverage will be guaranteed for life.

### Maintaining current premium

Purchase a new Lifetime Guaranteed Universal Life policy and maintain the current annual premium of \$20,000.

Carrier	Premium	Face Amount	Guarantee Period	Accelerated Benefits
Current Policy	\$20,000	\$440,000	Guaranteed to Age 74	<input type="checkbox"/>
Company 1	\$20,000	\$470,000	Lifetime	<input type="checkbox"/>
Company 2	\$20,000	\$480,000	Lifetime	<input type="checkbox"/>
Company 3	\$20,000	\$500,000	Lifetime	<input type="checkbox"/>

With no increase in premium, the coverage can be increased by 14% and the coverage will be guaranteed for life.

### Paying no additional premiums

Purchase a new Lifetime Guaranteed Universal Life policy and pay no additional premiums

Carrier	Premium	Face Amount	Guarantee Period	Accelerated Benefits
Company	\$0	\$100,000	Lifetime	<input type="checkbox"/>

## SAMPLE REPORT

Life insurance policies typically require health underwriting and, in some cases, financial underwriting. If a life insurance policy is surrendered during the surrender period, surrender charges may apply.

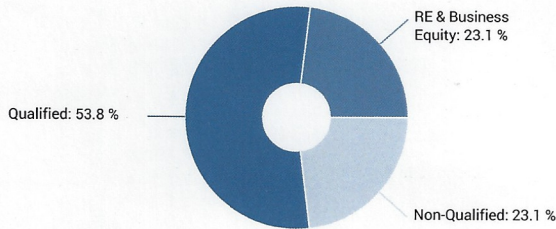




# FINANCIAL OVERVIEW

## Account Type

Non-Qualified		Qualified		Roth		Life Insurance	
Ownership	Value	Ownership	Value	Ownership	Value	Ownership	Value
John	\$0	John	\$400,000	John	\$0	John	\$0
Jane	\$0	Jane	\$300,000	Jane	\$0	Jane	\$0
Joint	\$300,000					Joint	\$0
Trust	\$0					Trust	\$0
<b>\$300,000</b>		<b>\$700,000</b>		<b>\$0</b>		<b>\$0</b>	



## RE & Business Equity

Asset Description	Equity
Real Estate	\$300,000
Business	\$0
<b>Total</b>	<b>\$300,000</b>

Investable Assets	\$1,000,000
RE & Business Equity	\$300,000
<b>Total</b>	<b>\$1,300,000</b>

## Color of Money Asset Allocation

### Green Money

Allocation	Value
Savings & Checking	\$100,000
<b>Total</b>	<b>\$100,000</b>

### Red Money

Allocation	Value
Individual Stocks	\$200,000
Variable Annuities	\$200,000
Mutual Funds	\$500,000
<b>Total</b>	<b>\$900,000</b>



## SAMPLE REPORT





# FOUND MONEY

The Found Money Report helps identify cost savings opportunities that people routinely overlook through an analysis of your brokerage statements, tax returns and insurance policies.

## Potential impact from reducing taxable income

Estimated 2021 Taxable Income	\$	60,000
Estimated 2021 Marginal Tax Rate (last dollar)		12%
Next Lower Tax Bracket (amount)	\$	19,900
Distance to Next Lower Tax Bracket	\$	40,100

Savings for every Dollar Deducted From Income	\$	0.12
Potential Tax Savings Using Last Dollar Strategy	\$	4,812

Married Filing Jointly	2021	10%	12%	22%	24%	32%	35%	37%
		\$0 - \$19,900	\$19,901 - \$81,050	\$81,051 - \$172,750	\$172,751 - \$329,850	\$329,851 - \$418,850	\$418,851 - \$628,300	\$628,301 +

Source: [taxfoundation.org/2021-tax-brackets/#brackets](https://taxfoundation.org/2021-tax-brackets/#brackets)

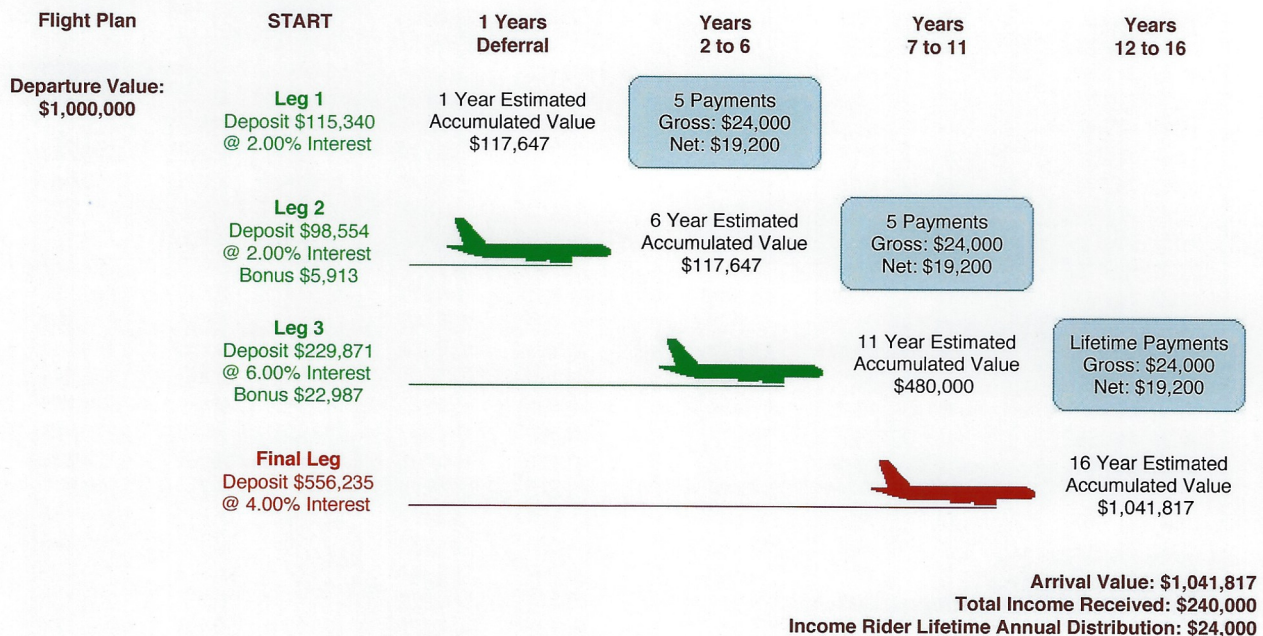
## SAMPLE REPORT





# INCOME AVIATOR

Generating income during retirement is like flying through turbulence. If you are concerned about outliving your income, Income Aviator helps bring structure to an otherwise confusing concept. A retirement flight plan can illustrate how to partition retirement assets to maximize returns.



Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company. Fixed indexed annuities are designed to meet long-term needs for retirement income, and they provide guarantees against the loss of principal and credited interest, and offer the reassurance of a death benefit for your beneficiaries. Early withdrawals may result in loss of principal and credited interest due to surrender charges. Any distributions may be subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax.

## SAMPLE REPORT





# RETIREMENT COMPASS

The Retirement Compass helps you chart your income planning destination. The report integrates multiple sources of income (including Social Security, pension and rental income) along with strategies to generate income from assets to help fulfill your goals throughout retirement.

## Income Forecast

Beginning Portfolio Balance \$1,000,000	Total Portfolio Income \$1,292,882	Ending Portfolio Balance \$1,513,193
--	---------------------------------------	---

Year	Age	Employment	Social Security	Pension	Other	Portfolio	Total	Goal	+ / - *	Portfolio Balance
2021	67 / 65	\$140,000	\$0	\$0	\$0	\$21,998	\$161,998	\$100,000	\$40,000*	\$1,042,083
2022	68 / 66	0	37,612	12,000	0	73,386	122,998	101,000	0*	1,038,785
2023	69 / 67	0	37,988	12,120	0	73,899	124,008	102,010	0*	1,034,794
2024	70 / 68	0	64,554	12,241	0	48,232	125,028	103,030	0*	1,057,566
2025	71 / 69	0	65,200	12,364	0	47,742	125,306	104,060	0*	1,081,213
2026	72 / 70	0	65,852	12,487	0	33,892	112,231	105,101	7,130	1,088,291
2027	73 / 71	0	66,510	12,612	0	34,344	113,467	106,152	7,315	1,095,461
2028	74 / 72	0	67,175	12,738	0	34,816	114,730	107,214	7,516	1,102,714
2029	75 / 73	0	67,847	12,866	0	35,307	116,020	108,286	7,734	1,110,040
2030	76 / 74	0	68,526	12,994	0	35,819	117,338	109,369	7,970	1,117,427
2031	77 / 75	0	69,211	13,124	0	36,292	118,627	110,462	8,165	1,124,927
2032	78 / 76	0	69,903	13,255	0	36,843	120,002	111,567	8,435	1,132,470
2033	79 / 77	0	70,602	13,388	0	37,347	121,337	112,683	8,655	1,140,115
2034	80 / 78	0	71,308	13,522	0	37,865	122,695	113,809	8,885	1,147,862
2035	81 / 79	0	72,021	13,657	0	38,395	124,074	114,947	9,126	1,155,709
2036	82 / 80	0	72,741	13,794	0	38,938	125,473	116,097	9,376	1,163,656
2037	83 / 81	0	73,469	13,932	0	39,493	126,893	117,258	9,635	1,171,704
2038	84 / 82	0	74,203	14,071	0	40,058	128,332	118,430	9,901	1,179,858
2039	85 / 83	0	74,945	14,212	0	40,519	129,676	119,615	10,061	1,188,238
2040	86 / 84	0	75,695	14,354	0	40,976	131,024	120,811	10,213	1,196,871
2041	87 / 85	0	76,452	14,497	0	41,425	132,374	122,019	10,355	1,205,785
2042	88 / 86	0	77,216	14,642	0	41,864	133,723	123,239	10,484	1,215,016
2043	89 / 87	0	77,989	14,789	0	42,289	135,066	124,472	10,594	1,224,605
2044	90 / 88	0	78,768	14,937	0	42,529	136,234	125,716	10,518	1,234,774
2045	91 / 89	0	79,556	15,086	0	42,735	137,377	126,973	10,404	1,263,174
2046	92 / 90	0	80,352	15,237	0	42,900	138,489	128,243	10,246	1,299,985
2047	93 / 91	0	81,155	15,389	0	43,019	139,563	129,526	10,037	1,338,394
2048	94 / 92	0	81,967	15,543	0	42,872	140,382	130,821	9,561	1,378,753
2049	95 / 93	0	82,786	15,699	0	42,664	141,149	132,129	9,020	1,421,221
2050	96 / 94	0	83,614	15,855	0	42,387	141,857	133,450	8,407	1,465,972
2051	97 / 95	0	84,450	16,014	0	42,036	142,501	134,785	7,716	1,513,193
<b>Totals:</b>		<b>\$140,000</b>	<b>\$2,149,669</b>	<b>\$417,419</b>	<b>\$0</b>	<b>\$1,292,882</b>	<b>\$3,999,969</b>			

\*Income from Roth Conversion withdrawals is not included in the "Over/Short" calculation.

## SAMPLE REPORT





# SOCIAL SECURITY MAXIMIZATION

This report analyzes possible filing strategies, examines multiple opportunities and helps determine an optimal solution. It provides a complete retirement roadmap with dates and instructions to help maximize your Social Security income.

## Joint Lifetime Benefits

### Optimized Filing Strategy\*

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Spousal Benefits	01/2022 (68)	\$1,061	\$25,579	
John Smith's Own Benefits	01/2024 (70)	\$3,264	\$563,171	\$588,750
Jane Smith's Own Benefits	01/2022 (66)	\$2,074	\$415,040	
Jane Smith's Survivor Benefits	07/2037 (81 & 6 mos)	\$3,715	\$178,039	\$593,079
				<b>\$1,181,829</b>

\*May exclude scenarios, prior to full retirement age, that would result in a reduction of benefits due to the annual earnings limit test.

### File at Next Available Date\*

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	02/2021 (67 & 1 mos)	\$2,608	\$555,843	\$555,843
Jane Smith's Own Benefits	01/2022 (66)	\$2,074	\$415,040	
Jane Smith's Survivor Benefits	07/2037 (81 & 6 mos)	\$3,058	\$146,567	\$561,607
				<b>\$1,117,450</b>

\*May exclude scenarios, prior to full retirement age, that would result in a reduction of benefits due to the annual earnings limit test.

### File at Full Retirement Age

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	02/2021 (67 & 1 mos)	\$2,608	\$555,843	\$555,843
Jane Smith's Own Benefits	05/2022 (66 & 4 mos)	\$2,121	\$415,989	
Jane Smith's Survivor Benefits	07/2037 (81 & 6 mos)	\$3,058	\$146,567	\$562,556
				<b>\$1,118,399</b>

### File at Latest Age

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	01/2024 (70)	\$3,264	\$563,171	\$563,171
Jane Smith's Own Benefits	01/2026 (70)	\$2,855	\$415,325	
Jane Smith's Survivor Benefits	07/2037 (81 & 6 mos)	\$3,715	\$178,039	\$593,364
				<b>\$1,156,535</b>

## SAMPLE REPORT