

Income Plan For Bob & Shirley Sample

Version 8

01-11-21 12:58 pm: This is where notes about the plan will appear.

Beginning Balance \$955,625

Plan Start Date: 6/1/2025

Client Age: Bob (66) Shirley (62)

		Segment 1	Segment 2	Segment 3	Segment 4	College Tuition Fund	Legacy / Longevity	Total			
(Net) Rate of Return			3.0%	4.0%	5.0%	4.0%	6.8%				
ROR During Distribution		1.0%	2.0%	2.0%	2.0%						
Assumed Tax Rate		12.0%	12.0%	15.0%	0.0%						
Proposed Investment Amount		\$290,792	\$144,166	\$196,173	\$94,040	\$25,000	\$205,454	\$955,625			
Allocation Percentage		30.43%	15.09%	20.53%	9.84%	2.62%	21.50%				
Plan Year (End Date)	Age	Monthly			Annual Balances (Income)				Annual Balances (Non-Income)		
		Total Income (Net)	Income Floor (Net)	IC Income (Net)							
1 (6/1/2026)	67/63	\$7,757	\$4,580	\$3,177	\$250,156	\$148,491	\$204,020	\$98,741	\$26,000	\$219,458	\$946,867
2 (6/1/2027)	68/64	\$7,873	\$4,499	\$3,374	\$206,409	\$152,945	\$212,181	\$103,679	\$27,040	\$234,417	\$936,671
3 (6/1/2028)	69/65	\$7,998	\$4,429	\$3,569	\$159,547	\$157,534	\$220,668	\$108,862	\$28,122	\$250,395	\$925,128
4 (6/1/2029)	70/66	\$8,133	\$4,369	\$3,764	\$109,550	\$162,260	\$229,495	\$114,306	\$29,246	\$267,462	\$912,319
5 (6/1/2030)	71/67	\$8,277	\$4,319	\$3,958	\$56,384	\$167,128	\$238,674	\$120,021	\$30,416	\$285,693	\$898,316
6 (6/1/2031)	72/68	\$8,431	\$4,277	\$4,154	\$0	\$172,141	\$248,221	\$126,022	\$31,633	\$305,166	\$883,184
7 (6/1/2032)	73/69	\$8,595	\$6,267	\$2,328	\$0	\$143,527	\$258,150	\$132,323	\$32,898	\$325,967	\$892,865
8 (6/1/2033)	74/70	\$8,770	\$6,282	\$2,489	\$0	\$112,118	\$268,476	\$138,939	\$34,214	\$348,185	\$901,933
9 (6/1/2034)	75/71	\$8,957	\$6,304	\$2,653	\$0	\$77,810	\$279,215	\$145,886	\$35,583	\$371,918	\$910,412
10 (6/1/2035)	76/72	\$9,155	\$6,334	\$2,822	\$0	\$40,483	\$290,384	\$153,180	\$37,006	\$397,268	\$918,321
11 (6/1/2036)	77/73	\$9,366	\$6,370	\$2,996	\$0	\$0	\$301,999	\$160,839	\$0	\$424,347	\$887,185
12 (6/1/2037)	78/74	\$9,150	\$6,405	\$2,745	\$0	\$0	\$268,920	\$168,881	\$0	\$453,271	\$891,072
13 (6/1/2038)	79/75	\$9,410	\$6,504	\$2,905	\$0	\$0	\$232,885	\$177,326	\$0	\$484,166	\$894,376
14 (6/1/2039)	80/76	\$9,683	\$6,606	\$3,077	\$0	\$0	\$193,671	\$186,192	\$0	\$517,168	\$897,031
15 (6/1/2040)	81/77	\$9,970	\$6,709	\$3,261	\$0	\$0	\$151,041	\$195,501	\$0	\$552,419	\$898,961

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Allocation Percentage					30.43%	15.09%	20.53%	9.84%	2.62%	21.50%	
Plan Year (End Date)	Age	Monthly			Annual Balances (Income)				Annual Balances (Non-Income)		
		Total Income (Net)	Income Floor (Net)	IC Income (Net)							
16 (6/1/2041)	82/78	\$10,273	\$6,815	\$3,458	\$0	\$0	\$104,739	\$205,276	\$0	\$590,072	\$900,087
17 (6/1/2042)	83/79	\$10,591	\$6,922	\$3,669	\$0	\$0	\$54,489	\$215,540	\$0	\$630,292	\$900,322
18 (6/1/2043)	84/80	\$10,927	\$7,032	\$3,895	\$0	\$0	\$0	\$226,317	\$0	\$673,254	\$899,571
19 (6/1/2044)	85/81	\$9,781	\$7,144	\$2,637	\$0	\$0	\$0	\$198,894	\$0	\$719,144	\$918,038
20 (6/1/2045)	86/82	\$10,155	\$7,258	\$2,897	\$0	\$0	\$0	\$167,771	\$0	\$768,162	\$935,933
21 (6/1/2046)	87/83	\$10,549	\$7,375	\$3,174	\$0	\$0	\$0	\$132,652	\$0	\$820,520	\$953,173
22 (6/1/2047)	88/84	\$10,965	\$7,494	\$3,472	\$0	\$0	\$0	\$93,217	\$0	\$876,448	\$969,665
23 (6/1/2048)	89/85	\$11,405	\$7,615	\$3,790	\$0	\$0	\$0	\$49,122	\$0	\$936,188	\$985,310
24 (6/1/2049)	90/86	\$11,869	\$7,738	\$4,131	\$0	\$0	\$0	\$0	\$0	\$1,000,000	\$1,000,000
Plan Totals		\$2,736,512	\$1,795,784	\$1,047,191	\$0	\$0	\$0	\$0	\$0	\$1,000,000	\$1,000,000

Assumed tax rates are estimates applied to each year a segment is in distribution and may not fully account for the effect of federal, state or local taxes on the investor's experience. The rate of return figures in the above illustration are assumed to be net of all the costs of investing which may include, but are not limited to, brokerage charges, custody fees, advisory fees, mutual fund or insurance product management fees and other fees and charges. Be sure to thoroughly review any prospectus, disclosure document, advisory contract, insurance contract, etc. for fees, charges, restrictions and tax treatment of your intended investments before investing.